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INSURANCE SUPPLEMENT

# THE NEW STATESMAN AND NATION

## The Week-end Review

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THE NEW STATESMAN AND NATION—The Week-end Review. *Incorporating The New Statesman, The Nation and Athenaeum, Week-end Review.*

### Disarmament and Security

The disarmament debate before the Whitsun recess was not very reassuring. Sir Stafford Cripps insisted that if we want disarmament this country must be prepared to bind itself in one way or another to protect the peace of the world. He was, of course, reproached by his opponents for that piece of plain common sense. But do we—do our Governments—really want disarmament? Yes, perhaps—but each on our own terms. And that is the answer to our Ministers, and the Ministers of other heavily armed Powers, when they protest that they have gone to the limit of concessions. They have all been ready to concede what mattered least to them, and obstinate about what mattered to the other fellow. Sir John Simon and Mr. Baldwin both professed to be still hopeful of results at Geneva. But Mr. Baldwin offered some encouragement to the re-armament school: if the Disarmament Conference fails, he said, we should see that Britain was not left in a position of inferiority in the air. His justification of increased forces is now based, it seems, on the need of our being adequately equipped for the application of sanctions. If this means that he and his colleagues are serious about this country playing its part in a proper system of collective security, we are glad to know it. But it is nonsense to pretend that the existing forces—ours and

At the Kingsway Hall meeting which the Council for Civil Liberties had organised to protest against the Sedition Bill Professor Laski quoted Thoreau's grand remark that "at a time when men and women are unjustly imprisoned the place for just men and women is also in prison." If the people of England can be awakened to that mood in defence of their liberties the Sedition Bill will be quickly withdrawn. The T.U.C. has called upon "all progressive elements" to unite against the Bill and the volume of protest is growing and extends over a wide political front. But there is a danger that the amendments which the Government have accepted will deceive many people into thinking the measure harmless. It is easy to say that these new restrictions on free speech will not be used. Experience shows that it would be used in a crisis, and that when it is not used, its presence on the Statute Book will have a hamstringing effect on perfectly proper propaganda. Are we really going to allow it to be the law of England that any magistrate who objects to the opinions of any of his neighbours can issue a general warrant for a search at will?

other people's—are not ample, and more than ample, for a proper system of collective security.

### Russia and the League

There is, in fact, small hope of results when the General Commission re-assembles at Geneva. It has been freely suggested that the Great Powers' line will be to leave the League Council to hold the baby. Then, if anybody makes a fuss about the baby dying of neglect, the blame can be put on the League—as if the League were some separate entity apart from its members! On the other hand, it is possible that the baby, though it may be temporarily in a state of suspended animation, will not die. If Russia is coming into the League—and the prospects of this are now decidedly good—it should put a different face on things. Mr. Litvinov, indeed, is reported to have a set of proposals ready for presentation to the General Commission next week. With Russia in the anomalous position she has hitherto been in, that might be of little importance. With Russia as a member of the League, it may be of great importance. Of course it is not safe to count chickens before they are hatched; there are difficulties with certain States, notably Poland, which will need to be got over. Nor is it sensible in all the circumstances, her own and others', to regard Russia as a sort of *deus ex machina*, who with a wave of the hand will clear up everybody's troubles. But it is reasonable to expect that Russia in the League will be a powerful factor in strengthening the machinery of peace and the will to peace.

### More Anti-Semitism in Germany

The Nazi attack on the German churches still continues, though there have been fewer spectacular incidents of late. It looks as if the back of the Protestants' resistance is broken for the time being at least; but the Catholics may have a good deal more fight in them yet. Against the Jews there has been another outburst. The special "Ritual Murder Number" of the *Stürmer* has been officially suppressed, but it had a good long run in Germany —and copies are even now being sent abroad. We have one in our hands, which was posted from an anonymous sender in Germany to a recipient who had not asked for it in London. We can only describe it as the foulest publication we have ever seen. But other anti-Semite fanatics are still carrying on their propaganda; the Berlin correspondent of the *Times* a day or two ago gave an account of some of their vile stuff. It is possible that there is method in this madness—that it is, in fact, an attempt to divert the minds of the populace from its own discontents. Economic conditions are bad in Germany, and they have become worse in the last few months. The claim that the Hitler regime has reduced the number of unemployed is true, no doubt; but the methods by which a great part of the reduction has been effected make its net advantage a very dubious one. It is significant that though the Nazi's claim that unemployment has been so largely reduced the total wages bill has risen by only a negligible amount.

### The N.R.A. Under Cross-fire

The battle in America has waxed fast and furious now that Mr. Clarence Darrow's Committee has published its reports accusing the N.R.A. of fostering large-scale capitalist monopolies at the expense of the small employer and the small trader. Mr. Darrow, who is one of the best-known lawyers in America, is being denounced as a rabid Socialist, though there seems to be no evidence that he has ever been regarded as a Socialist until now, or that he so regards himself. Mr. Darrow is what in America is called a "Radical"; he is friendly to Labour and to the small business man, and hostile to big business and to the banks. When he says that the N.R.A. has encouraged trusts, and raised prices against the consumer, he is only saying what everyone knows to be true. What else were the N.R.A. codes designed to do? Mr. Darrow wants the N.R.A. to go much farther, insisting on high wages and Trade Union recognition, and bringing big business under effective control in the interests of the consumers and small producers. But his attacks are being seized on by the Right as well as the Left, and used at once to discredit the N.R.A. and to show that a "Red menace" exists and needs to be suppressed. Meanwhile, industrial improvement has not been maintained; there is an already serious setback, reflected in falling sales and employment and aggravated by the semi-sabotage of banks and operators who are hoping to get the Securities Act modified and the Stock Exchange Act watered down. The President, who is said to be tired out, is making a bid for support by promising to buy silver as a basis for currency on a colossal scale; but the silver interests want him to go much farther than he is at present ready to go.

### China and the Silver Question

The power which President Roosevelt is seeking in respect of silver would, if it were fully acted upon, cause him to buy up not only the entire supply of silver in America but in addition a vastly greater sum from abroad. How far he really means to act upon it no one even pretends to know; presumably he will, at any rate for the present, confine his attention mainly to the American supply. Even this is bound to raise the price of silver farther in terms of dollars and other currencies, and probably of gold; and such a rise, as Sir Arthur Salter points out in his admirable report on the Chinese situation (published with last week's *Economist*), will inevitably have most serious reactions on China. Chinese trade prospered up to 1931, despite the world depression, because the fall in the price of silver stimulated Chinese exports and restricted imports into China; whereas after 1931 the dollar, the yen and the pound sterling all depreciated in Chinese money, and thereby caused a sharp fall in exports and a rise in imports. What we gained by going off gold in 1931 China had gained by staying on silver two years earlier. Sir Arthur Salter's report should finally remove the superstition that, because China has a silver standard, it is to the interest of her people that silver should rise in value in relation to gold and other currencies. That might suit China's creditors; but for the Chinese themselves the position is exactly reversed. Sir Arthur Salter warns the Americans to think what they are doing before they raise the price of silver by artificial means, and so threaten China with deeper depression.

### Legal Wages in the Cotton Trade

There was a rare spectacle in the House of Commons at the end of last week, when Labour Members and

Conservatives vied with one another in praising a Bill introduced by the Minister of Labour. This measure, the Cotton Manufacturing Industry (Temporary Provisions) Bill, is designed as a remedy for some of the deplorable conditions—the repudiation of collective bargaining and the undercutting of wages—which the slump has brought about. It sets up in effect a sort of Trade Board machinery. When employers' associations and Trade Unions have agreed on any rates of wages, they may apply to the Minister of Labour for an Order legalising those rates throughout the industry—or rather, throughout the weaving section, to which alone the Bill applies. The Minister, if satisfied that the application comes from a majority of the employers and workers, appoints a Board of three independent persons, which, sitting with "assessors" representing employers and employed, holds an inquiry. Then, on the unanimous recommendation of this Board, the Minister will make the Order, and any employer who does not pay the prescribed rates will be liable to prosecution and heavy penalties. The measure is to remain in force for three years, but an Order may be terminated at any time, on three months' notice from either side. On the other hand, it is possible that this experiment may be extended in other directions; those who have long been advocating the legal enforcement of Whitley Council agreements hope that it will strengthen their case. The only opposition to the Bill came from a handful of Tories of the *laisser faire* persuasion, not connected with the industry or representing textile constituences. They were well snubbed by the Minister and by others on their own benches.

### Co-operators and Free Trade

This year's Co-operative Congress opened with fervent denunciations of Mr. Walter Elliot by the Chairman and other speakers. The Co-operative Movement, representing the point of view of the retail trader and the consumer, is up in arms against Marketing Schemes which place the entire authority in the hands of the producers, and aim explicitly at raising prices in the producers' interest. Mr. Alexander and the Chairman both strongly attacked tariff policies and quotas, and reaffirmed the devotion of Co-operators to the cause of Free Trade. All this is quite natural; but it may prove embarrassing to the Labour Party if it gets back to office with Co-operative help. For, while a Labour Government would doubtless modify Mr. Elliot's Marketing Schemes so as to give the consumers more protection, we venture to say that no incoming Government, of any political colour, could venture under existing conditions to return to Free Trade. In a world that is ridden by tariffs and quotas, Free Trade is virtually impossible for any one country, at all events unless it is prepared so to depreciate its currency as to exclude imports even more effectively than either tariff or quota could do. Co-operators would be better employed if, instead of singing hymns to Free Trade, they would consider how the control of trade can be turned to constructive, instead of destructive, uses, and Marketing Boards enlarged to foster regulated exchanges of goods across frontiers and not only to prevent them. We hold no brief for tariffs, or for Mr. Elliot's plans; but it is futile to meet them, and the situation out of which they have arisen, with a mere negation.

### An Explanation Required

The B.B.C. "Time to Spare" series has been immensely effective in awakening thousands of comfortable consciences to some faint realisation of what it is like to be permanently unemployed. Perhaps this is the reason why Mr. R. S. Hudson, Parliamentary Secretary to the Ministry of Labour, hastened to inform the House of Commons that "if the whole story had been known and told a very different impression would have been put on the cases. In neither case would it be possible to say that they were hard cases. . . ." If the full facts had been declared there need have been "no tragedy at all." This was a charge against the integrity of the B.B.C. and the man and the woman who had broadcast. The B.B.C. retorted that investigation showed that the talks were accurate and that there was no justification for Mr. Hudson's statement. The matter can scarcely be left there and Mr. Hudson, who is now on holiday, will no doubt be required to explain himself further on his return. We hope he will include an explanation of his own state of mind in wishing to discredit these talks. He is right in one thing: these were not "hard cases"; whatever the detail, they were substantially typical instances of poverty to-day, and we could lead Mr. Hudson to thousands of homes in which similar conditions exist. It is merely contemptible to try to convey the impression that there need be no tragedy in prolonged unemployment for a family with even as much as thirty shillings a week.

### The M.P.'s Beer

Mr. A. P. Herbert's campaign to deprive Members of the House of Commons of their ability to have a drink during hours when their constituents are compelled to go thirsty received a temporary check earlier in the week. Mr. Herbert's counsel made application at Bow Street on Tuesday for summonses for the alleged illegal sale of alcoholic liquor in the refreshment rooms of the House of Commons, on written "informations" supplied by Mr. Herbert against members of the Kitchen Committee and a servant, alleging contravention of the Licensing (Consolidation) Act, Section 65. Sir Rollo Graham-Campbell, who heard the application, said that, having considered the informations and the precedent on which they were based, he would be prepared to grant summonses but for a further difficulty which had arisen in his mind. This difficulty was—in briefer language than Sir Rollo's—a doubt whether Members of the House of Commons were amenable in this matter to the jurisdiction of the Court, or whether, perhaps, they were protected by privilege. The hearing of the application was therefore adjourned and is being resumed at Bow Street on the day these lines appear in print. Should the theory of privilege be upheld, presumably Mr. Herbert will be unable to go any farther. Should he, on the other hand, succeed in getting his summonses, an interesting and entertaining case should ensue. Whatever the upshot, he has chosen a typically Herbertian method of drawing attention to the "scandal" of the House of Commons, traditional guardian of the liberties of the people, itself evading restrictions which it has laid upon the public.

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# 1914—1934

A RIP VAN WINKLE who had slept for twenty years would find much that was familiar in this week's European news. When once he had grasped the fact that the Dual Monarchy had been shattered into fragments, the rest would seem easy. "A gentleman named Litvinov —in my day they had more aristocratic names than that —is broadening the base of the Franco-Russian alliance. Bulgaria, after some kind of military row in Sofia, has come back into the Franco-Russian fold. Well, of course; she always did. Twenty years have changed none of the essentials in this game of chess. Isn't Russia anxious as usual about the intentions of Japan and Germany? Isn't the road to the East that passes through Vienna, Belgrade and Sofia still the decisive strategical highway? I don't know what you mean by 'Fascist,' and I can't guess why the Russian personage with the plebeian name should travel to Geneva. But in spite of that I seem to understand the news fairly well. It's 1914, but a little more so."

How far would Rip Van Winkle be right? Europe is certainly beginning to re-arrange itself into military camps, and with some subtleties that an elderly returning ghost might not at first perceive, the camps are in their broad outline those of 1914. He would be largely right, to begin with, about the Balkans; violent revolutions in that region always meant in his day that one or the other of these States had been snatched from the Russian sphere or brought back to it. When the unlucky Battenberg sovereign of Bulgaria was kidnapped and deposed, the event meant just one thing—that Bulgaria had been brought back for a time to dependence on her Russian patron. When Alexander of Servia was murdered, and a Karageorge replaced him on the throne, the significance of this event was equally clear. Servia had been snatched from the Hapsburg sphere, and brought back to that of Russia. To-day the technique of these violent shifts in the balance of power has changed a little, and the Russia of 1934 is not the Russia of 1914. But the similarity in some other respects is striking. The soldiers who effected this *coup d'état* have destroyed the somewhat nominal parliamentary system and the precarious civil liberties of Bulgaria, which in the pre-war days they would have sworn to support. They have left King Boris on the throne—and indeed, as some suppose, they may have had an understanding with him from the first. These are the domestic aspects of the revolution. Its international significance is (1) that Bulgaria will now "recognise" Russia; (2) that the Macedonian organisation will be suppressed; and (3) that Bulgaria, which had been on the point of joining the Italian *bloc*, will now pass over to the French, or what some would call the Franco-Russian group.

The late Premier, Mushanoff, had recently made a tour of the European capitals to discover whether it would be prudent to adhere openly (with Hungary and Austria) to Italy's Danubian Pact. It is supposed that he got, or thought he got, some not very emphatic encouragement in London. The moment, therefore, was critical. Mushanoff himself is a figurehead, but apparently the formidable Tsankoff faction was preparing, probably with Macedonian support, to achieve the same end by a rising. The French faction struck first, and struck successfully. "Fascist" is not in this part of the world a distinctive term. Bulgaria has her pro-French and her pro-Italian fascists, precisely as Austria has her pro-German and her pro-Italian fascists. The middle class has pretty solidly deserted the nineteenth-century tradition of democracy; what is continuous is its orientation towards one focus of power or another.

Our world has turned to realism with a frank brutality that we in this relatively liberal island find difficult to understand. The march of events in Europe is much less a battle of ideas than we are apt to suppose. To most European politicians it is rather a preliminary jostling for positions in the war which they regard as inevitable. Chancellor Dollfuss, as the leader of capitalist-clericalism in Austria, had, of course, his own sufficient domestic reasons for destroying its constitution and its Socialists. But if one asks why he did it last February and no sooner, the answer is that the Socialists had survived so long because they were protected by French ministries of the Left. When M. Daladier fell, the hour for action struck, and Austria passed into the Italian camp. Much besides this has happened in Vienna. The great municipal dwellings have lost their Socialist tenants and have passed into the clutch of the moneylenders as mortgaged pledges; the Church controls the schools and the press is fettered. But for world history the ultimate significance of this event may be that Vienna, the key to the railway system of Central Europe, has been won for Rome, and snatched both from Paris and Berlin.

These are the events on the disturbed periphery that reflect some impulse from a much more redoubtable centre of power. Why do they happen precisely now? Bulgaria—to recur to that symptomatic case—had to make a choice. That is the uncomfortable plight of everyone in Europe to-day. Neutrality is all but impossible, and bodies of men like the Austrian Socialists who stand for it are apt to be crushed. The ring of the Balkan Pact was closing in on Bulgaria; she stood isolated with a very formidable coalition round her. It was widely believed in Sofia that the Pact has a secret clause, which binds the signatories, after a warning, to march into Bulgarian territory to suppress the Macedonians. That may be an invention, but it did its work. Italy may well have seemed an inadequate protector; it was safer to put oneself right with the more powerful French group.

Apart, however, from that reason, another and much bigger event looms for Bulgarians and for others on the European horizon. They see in the probable entry of Russia into the League nothing but a renewal and expansion of the old Franco-Russian alliance. The Little Entente is scurrying into it, by doing what it has, so far, obstinately delayed to do—recognising Russia. The alliance, they believe, will take the form of a tightly drawn security pact, drafted with the intention of freezing the territorial *status quo* into solid and eternal ice. It is the answer to Mussolini's dishonest talk about revision. That is sufficient to explain why Paris and Prague, Belgrade and Bucharest, view it with enthusiasm. Moscow's reasons are equally easy to read; it dreads not so much a single-handed attack by Japan as a simultaneous concerted attack from West and East. Germany, with the aid or consent of the rather doubtfully poised Poles, might seize her hour,

if Japan gave the signal. She would then attempt, the Russians fear, to realise the notorious Rosenberg plan by setting up some sort of " autonomous " Ukrainian State, which her industry would dominate and her colonists permeate. The plan, however, is in fact much wider. It is hardly less than a design to realise the ultimate German war-aim of Mitteleuropa. A vast, elastic area of Central and Eastern Europe, which might spill over into Asia, would become the privileged market of German heavy industry, which from this vantage ground would dominate the Old World. This ambition, which challenged at once the *Comité des Forges* and the French system of alliances, also struck at the Soviet and threw Russia and France together again. The fundamental fact is the almost volcanic capacity of the Ruhr industries for expansion. They financed the Nazi counter-revolution; to-day they are arming it; to-morrow may they not—indeed must they not—attempt to use it to conquer a European empire? If so, 1914 is certainly not far off.

In thus interpreting the situation Rip Van Winkle would have fairly recognised that the old forces are still powerfully at work in the world. But there are important differences between 1914 and 1934 which he would have overlooked. Russia joining the League is not a mere restoration of the old Franco-Russian alliance. The moral centre has moved to Geneva. The new pact of mutual assistance will be tacked to the League Covenant, and though the Powers which compose the League have failed to carry out the purposes for which the League was founded Geneva remains the battleground of the forces of the old and the new world. The odds at Geneva have always been in favour of the old forces, which have regarded the League merely as a camouflage for continuing the old purposes. But the idea of the League is not dead and it may be very remarkably strengthened by Russia's adherence to it. In recent years Russia has been ready to co-operate at Geneva, only asserting, as her spokesman explained to President Wilson as early as 1918, that the League could not succeed as long as it merely tackled the political and not the economic causes of war. We see no reason to suppose that Russia has altered in this view merely because her immediate object in applying to enter the League is to safeguard herself against aggressive neighbours. Once in the League Russia seems likely to become the natural leader of those smaller Powers which have always wanted to make it a reality. May not those who genuinely wish to build a creative peace institution at Geneva find a new and powerful ally? In that event the Rip Van Winkle interpretation may yet be falsified.

## THE ADMIRALTY AND THE SEDITION BILL

[FROM A NAVAL CORRESPONDENT]

IT is extremely unfortunate that the most highly placed officials at the Admiralty and the War Office are without any training whatever in even the rudiments of psychology. It will be one of the greatest tragedies in the history of democratic government if the Incitement to Disaffection Bill becomes law, and that Bill has been largely inspired by the Admiralty. One of the essentials of a well-ordered commonwealth is that there should be adequate provision for the ventilation of grievances and the expression of an ever higher ideal towards which the nations must move or perish.

The events at Invergordon in 1931 came as a paralysing shock to the Admiralty, which had long been completely out of touch with the feeling of the men on the lower deck. Although some such demonstration had for a considerable time seemed inevitable to those who understood the present generation of seamen, it would be impossible to over-emphasise the consternation it caused among the more highly placed officials. Panic-stricken conferences took place hourly, and still continue, and the result was a policy of which the Sedition Bill is a direct outcome. Unless this policy is reversed, it is not too much to say that, should another war become imminent, the country will be unable to place unqualified reliance in its Navy. The Admiralty is no longer dealing with the sweepings of the Press Gang, but with a body of intelligent men, many of them more in touch with world affairs than their officers, holding definite ideas, and who have realised the strength of their own solidarity.

Invergordon was in no sense organised or conducted by the Communist Party. It was an entirely spontaneous action on a bread-and-butter question, or, to be more accurate, on a question of hire-purchase. The bulk of the married men on the lower deck secure their furniture on the hire-purchase system, planning out their incomes to the last penny, and a reduction of pay meant to them the break up of their homes or the starvation of their dependants. The result of the demonstration, however, was of far wider significance. It gave the lower deck for the first time a full realisation of its own strength as a united body. It is untrue to say that the outbreak was confined to the Home Fleet. Had it not been for the prompt action of the Governor of Hong Kong, on the advice of the Commander-in-Chief, in closing down all unauthorised wireless communication from the island, a telegram expressing the unanimous backing of the China Fleet would have reached the *Valiant* at Invergordon. The draft of that telegram is still in existence. Sporadic outbursts of mutiny there had been since the war, in the *Achilles*, the *Leviathan*, the *Lucia* (destroyers were actually ordered to stand by with their guns trained on the *Achilles* before the dispute was settled), but Invergordon was the first demonstration of the unanimity of the lower deck.

In dealing with the situation the Admiralty is showing a complete lack of imagination and sympathy with genuine grievances. On the one hand they are attempting to instil a jingo patriotism in the men; and on the other they have instructed all officers to " tighten up discipline," which means, and can only mean, dealing with such a situation in the Service, repressive measures. Last year in the China Fleet, on the anniversaries of various naval engagements such as the Glorious First of June, divisional officers at quarters were given a document to read to their divisions, detailing the action, and intended to inculcate in the men a desire to emulate the former glories of the Service. The result was, more often than not, the opposite of that designed.

In the autumn of 1932 a Chaplain was sent off the Mediterranean station by the present First Lord of the Admiralty because of allegations of Socialism. Of nine charges made against him in this connection, the most serious were that he had been known to take meals on the mess decks with the men, and that he had attempted to have the cases of several men undergoing punishment in the cells reviewed by the Flagship. In his possession is a letter from one of his former Commanding Officers expressing the opinion that the New Testament is not suitable to be read at Divine Service in the Navy, and that the stories of the Old Testament are more in conformity with the spirit which it should be the Chaplain's duty to foster in the Service. Should the Sedition Bill pass into law, the New Testament must undoubtedly be banned from the ships of His Majesty's Navy.

The lower deck has, or is supposed on paper to have, an outlet for grievances in the Welfare Committee, but the Admiralty has consistently ignored or turned down their recommendations. As a Naval Officer once remarked, " We're —— well not going to have any Trade Union nonsense in the

Royal Navy." It is to be regretted that a short course in psychology is not included in the curriculum for Senior Officers' studies at Greenwich. A deputation to see the Admiralty was turned down in 1926, but the First Sea Lord eventually consented to receive them. A Chief Petty Officer spoke. He said, "The Russian Empire and the German Empire both fell because their navies lost confidence in their Governments. And the British Navy is fast losing confidence in the Admiralty to-day." The words have as great an application now as they had then.

That the Admiralty has done its utmost to foster divisions among the men is, whether true or not, the considered opinion of the lower deck. Engine Room Artificers fighting for the right to wear swords, and Telegraphists, perhaps the most intelligent body of men in the Navy as a whole, putting forward demands for square rig, were thought to shatter the unity of the lower deck, without which the men can do nothing. But the slogan, now widespread in the Home Fleet, "Pay, Privileges, and Promotion," leaps the barriers of swords and square rig, and as recently as the spring manoeuvres of this year, the Admiralty sustained a further shock in realising how little of the main lesson of Invergordon the men have forgotten.

Seditious literature there is and will be in the Service as long as the present state of things continues, under the unimaginative guidance of senior officers who cannot be made to realise that they are dealing with men of a completely different calibre from those who drank the spirit from the cask which was preserving Nelson's body on its last journey to England. And such literature is far from being of the crude type generally supposed. *The Kaiser's Coolies* has, at a low estimate, been read and digested by every second man in the Service. Repressive measures can only inflame opposition, and bring over the moderate minded into a closer and secretly organised body with disastrous consequences. The remedy lies in the mutual understanding and co-operation of the officers and men. The spirit of the lower deck, if understood and rightly organised, is the finest in the world, of which a single incident may serve as illustration.

After the *Lucia* mutiny, strict orders were issued that only work of urgent public importance was to be carried out on Sundays. A destroyer in the Mediterranean Fleet after a twenty-four hour speed trial on the Saturday was due to arrive back in Sliema Harbour early on the Monday, looking, as is usual after speed trials, pretty filthy. The captain, in the light of his instructions, decided that the men should not be asked to paint ship on the Sunday. He was awakened by an agitated officer of the watch who informed him that all the men were in overalls and over the side painting. That captain was the idol of his men, and they were not going to see him have to take a dirty ship into harbour, so they were doing the work voluntarily. That spirit runs right through the British Navy to-day, if only the Admiralty can be brought to utilise it.

# THE FUTURE OF MONEY

## I.—THE PROBABLE

IT is pleasant to speculate how best in an organised world to solve the problem of money, and it is natural and inevitable that the sight of desperate poverty on the one side and a vast waste of goods on the other should stimulate projects of monetary reform. They come to-day from all over the world —from this country, the United States, Central and Eastern Europe (but not France) and most of all from Canada, Australia, New Zealand and the Republics of South and Central America. They are seldom sheer nonsense. Mostly they embody serious thinking, even when, as a whole, they are plainly unworkable. Their number and sincerity are evidence of a wide realisation of the absurdity of the existing disparity between potential production and consuming power. But if we are to avoid Utopianism the first essential is to understand the existing situation. It is no good building or criticising in a vacuum. We must begin with a clear idea of the actual and probable in our minds, not with the idea of accepting it and so establishing for ourselves a reputation for intelligent prophecy, but in order to criticise it the more effectively.

The first limitation that we find imposed upon us is that, amid the existing uncertainties of monetary policy in most of the leading countries, it is out of the question for any one country, unless it is prepared to adopt an attitude of complete monetary isolation and autonomy with large consequent changes in its entire economic system, to pledge itself to a long-run programme of monetary reform, irrespective of what other countries may do. The leading countries are just now poised precariously on a sort of *de facto* gold standard, which links their currencies one to another in such a way as to limit, though not to exclude, short-term fluctuations. Pound, franc and dollar vary more than they used to do under the gold standard proper; but from day to day they are allowed to fluctuate only within fairly narrow limits.

The leading countries are thus, in respect of day-to-day movements, on a sort of gold standard; and the Central Banks manage their short-run policy pretty nearly as if they were working on a gold basis. But there is a very great difference between this "as if on gold" policy and the gold standard proper; for Great Britain, the United States, and a large number of smaller countries within the "sterling" or the "dollar" area of influence explicitly reserve the right at any time deliberately to alter the gold value of their currencies, either directly or by adjusting their exchange rates to a new level. Gold, in the international world of finance, is thus operating as a short-run but not as a long-run instrument of regulation; and Great Britain or the United States might alter the international value of its currency to-morrow, and yet be thereafter neither more nor less on a *de facto* gold standard than it is to-day.

There remain, of course, countries which are actually on the gold standard in the old sense, such as France, Holland, Switzerland, and the other members of the gold bloc. There are other countries, headed by Germany, which, without allowing gold to be exported, or indeed having any available for export, keep their currencies nominally at the established gold parity by the use of drastic methods of exchange regulation. But both these groups, in face of the devaluation or depreciation of the dollar, the pound, the yen and other currencies important in international trade, are able to hold on to their present parities only at the cost of a large loss of exports and a considerable amount of internal distress. There have been repeated rumours that France was on the point of being driven to devaluation in the interest of her exporters and in order to check the growth of unemployment; and although the new French "National" Government has rejected this solution in favour of drastic internal deflation, no one knows how long the present policy will last, or whether M. Marquet's programme of public works and the Government's measures designed to bring down the cost of living will suffice to offset the inevitably unfavourable effects of deflation on the general level of industrial activity. France, having inflated and stabilised once, is very reluctant to change again the gold value of the franc. The small rentiers, the saving peasants, the bankers, are all against such a policy; and in face of these forces no political party dare advocate it at present. But external forces may yet be too strong for French opinion; no one can say confidently that France will weather the economic storm at the present gold value of the franc, though it is rather more likely that she will, short of revolution, than that she will not. No one can say, because the issue depends not only on what happens in France, but also on what happens in Germany, in the United States, and in Great Britain.

Still less can anyone prophesy the future of the Reichsmark. Dr. Schacht, who has been announcing the complete suspension of exchange payments to Germany's long-term creditors, has undoubtedly been deliberately increasing Germany's inability to pay, by using part of his available resources in *Devisen* to buy up German bonds held abroad. This is sharp practice, which the Nazis would presumably justify by re-

ference to the ill-treatment they have suffered since 1918. But, even if there had been no buying up of bonds, the fall in Germany's export surplus would have made impossible the continuance of payments at the present level. What has been freely suggested is that Germany's purchase of bonds abroad and her impending further default to her foreign creditors are the prelude to a coming depreciation, or definite devaluation, of the mark. Germany cannot devalue while she has to find money both for buying imports and for meeting debts; but, freed of the latter necessity, she will be able to follow Great Britain and the United States in currency depreciation, in the hope that thereby she may succeed in re-establishing her competitive position in the export market.

Obviously, if Germany goes "off" gold, even the nominal "gold" she is "on" at present, the strain upon France and the other countries of the gold bloc will stand to be increased, and they to lose yet more exports, especially in the markets of Europe. Great Britain, too, will feel the effect of increasing German competition; and so to a less extent will the other countries of the sterling area and the United States. It cannot be said with confidence that Germany will follow this course; but it seems highly probable, and the frequent rumours of a change in the Governorship of the Reichsbank lend support to the idea.

There is, then, a considerable chance of a new factor in German financial policy making for a fresh relative revaluation of currencies. Meanwhile, President Roosevelt, hard pressed by the farmers and the silver interests, is attempting a compromise over the Silver Bill, by taking power to purchase large additional quantities of silver at an enhanced value and actually admitting silver to a sort of junior partnership with gold as the basis of American money. But, whatever happens about silver, there is strong pressure for further gold depreciation of the dollar; for American agricultural prices are still lagging far behind industrial prices, and there is no immediate prospect of raising them except by writing up the dollar value of American agricultural exports. Mr. Wallace, the American Secretary for Agriculture, is indeed doing his best to revive prices by curtailing production; but this policy, whatever its long-run effects (which are doubtful) is bound to be largely ineffective in the short run.

It is therefore impossible to rule out the prospect of a further gold devaluation of the dollar, involving yet a further onslaught on the economic position of the gold countries and, for Great Britain, a decision whether to go with dollar or franc, or to compromise between the two.

Enough has been said to show that the present "as if on gold" balance between the leading national currencies is precarious in the extreme, and that a fresh round of revaluations of currencies in terms of gold may set in at any moment. We are not saying positively that it will; for every one of the countries chiefly affected may decide to hang on under the present conditions, and the slow but undoubted general improvement in the world economic situation may be enough to prevent them from taking the risks of new experiments. The point is, not that further depreciation of currencies is certain, but that the future of all the leading currencies is so uncertain that those responsible for the management in each country are practically certain to insist on keeping their hands free to shape future policy in the light of what is done in the other countries.

In these circumstances, there can be no question of a general return to the gold standard by unilateral action of a series of countries. The gold standard, in any full sense, could be restored only by common action of all the leading countries, such as was contemplated hopefully by the bankers at the time of the World Economic Conference. There is, however, to-day no more prospect of world action on these lines than there was when the Conference met; for it is still true that each country now off gold, or only nominally on gold, is looking chiefly at its own internal situation, and is quite unwilling to give binding guarantees as to its future monetary policy. Indeed, guarantees from Banks and Governments could not be worth much in view of possible future pressure from public opinion; and the growth of Japanese competition, based partly on the depreciated yen, adds a further factor, making the countries interested in the textile trades most unwilling to enter into definitive commitments.

There is, then, little hope—or little danger, for it all depends on the point of view—of an early return of the leading nations to the gold standard in the traditional sense of the term. There is a likelihood that monetary management in the leading "off gold" countries will continue to be used to keep short-term fluctuations within fairly narrow limits, and a definite possibility that there will be further alterations in the recognised parities round which these fluctuations occur. Gold under these conditions retains a good deal of its influence as a standard, and is certainly not abandoned in favour of any alternative standard. But countries, still looking to gold as a standard, retain power to vary the relation of their own currencies to this standard from time to time. This is, of course, explicitly the present situation in the United States: it is also in fact the situation in Great Britain and throughout the sterling area.

So far we have confined ourselves entirely to the discussion of what is probable, without any reference to what is desirable, or ought to be done. Next week's article will deal with the choice of policies that will confront us before long, with the rival schools which advocate the stabilisation of exchange rates, on the one hand, and the stabilisation of internal prices on the other.

# A LONDON DIARY

I CAME away from the annual conference of the Socialist League at Leeds with somewhat mixed feelings. It is small, but growing and enthusiastic; it is so nearly unanimous that its conference lacked the spice of argumentative discord. It was in the main a gathering of youth, and the manual workers and Trade Unionists are much more prominent in its membership than I had been led to expect. One delegate from the North even stated that in her branch the majority of the members are unemployed men. The accent and purpose of the League has changed a little since the late Frank Wise founded it. Under Sir Stafford Cripps its whole emphasis is on "the will to power." It is striving to create in the Labour movement the determination to capture economic power by a parliamentary majority, and to use it for an ambitious Five Year Plan. The test, as it sees it, will be the readiness of the Labour Party at its conference next October to adopt the League's view of the need for emergency powers, a speeding up of parliamentary procedure, and a head-on collision with the Lords. This attitude was embodied in a pamphlet, *Forward to Socialism*, which the League accepted paragraph by paragraph as a definition of its policy.

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This document is written with a heartening vigour in a frankly popular style. It was evident that it satisfied the Trade Unionists: they felt that it would "go" with the rank and file. The intelligentsia were justly critical of it, on the ground that it outlines a far-reaching programme without adequate definition or clear thought. The League, they argued, is no longer doing the pioneering work of planning and research that it began to do under the leadership of Frank Wise and G. D. H. Cole. The reply that this is now done by the Fabian Research Bureau did not satisfy these critics, and there was, I think, a very prevalent feeling that the emotional urge towards "the will to power" must not be allowed to swamp intelligent planning. Without it there is no hope that the technicians and the younger professional men will rally to the Labour Party, and without their help it cannot carry out an economic transformation. For the rest, the little breeze over the "united front" which the daily press wrote up was of no importance. The League does not intend to try to work with the Communists. This was clear even in the

over-subtle resolution that it carried. It called on all working-class movements to drop their special doctrines and get on with the immediate job—a pious hope, I should say, in the case of the Communists. The argument that everyone accepted was that the Labour Party would have no trouble with the Communists if its own policy and tactics were sufficiently inspiring. And that is sound sense.

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The most striking event of the Socialist League's conference was an address by Dr. Jenkinson, the Church of England parson who inspired the housing programme of the Leeds Labour Party. In the background of our minds was the memory of the Socialist achievement in Vienna that Dollfuss has destroyed. As we listened to Dr. Jenkinson, we dared to conceive the hope that we too in England may evolve an imaginative boldness worthy of this great model. The sweep of these plans, the personality of Dr. Jenkinson, captured the conference. The Leeds Party drew up its scheme in detail many months before the election of last November and with them it won its majority. It proposes to rebuild a third of the city, 30,000 houses, in six years. It is using the subsidies from the Government and the rates to form a pool, out of which it finances its scheme of differential rents. At the bottom of the scale a large family in the lowest income class may go rent free; at the top a small family that asks for ample room, and can pay for it, will be charged a severely economic rent. This is only one part, though the main part, of a campaign to sweep away the slums as intelligent as it is humane. Leeds, for example, sells furniture to its tenants at cost prices. Here in a working model was the case for planning betimes.

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I have only one criticism of the excellent leaflet which the Union of Democratic Control prepared for distribution on Empire Air-Day. It should have made it clear that the remedy against gas, which it quotes from the official *Defence Against Gas* (H.M. Stationery Office, 2*d*.), is only useful after the population is dead and the place rendered uninhabitable by the "contamination" of mustard gas. We are reminded, very properly, of the remedy suggested by Dr. F. A. Freeth, chief research chemist of Imperial Chemical Industries, Ltd., who said that if you "simply got into a hot bath, smoked a pipe and laughed," (while the rest of the world choked to death), "you would be completely safe!" Emerging pink and safe, you would then find the district uninhabitable from the contamination of the gas. Never mind, it is quite easy to redeem the land.

> Contaminated ground should be covered with a layer, about 2 inches thick, of a mixture of 1 part of bleaching powder to 2-3 parts of earth, and on top of this a thicker layer—3 to 4 inches—of fresh earth should be placed. Sand, sawdust or soot will do as well as earth. The ground, when covered, should be left undisturbed as long as possible.

Apply this to London or any other contaminated area and you will see that it's really quite safe for the world to go on arming.

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Like the rest of us, I rejoiced when the Town Planning Act promised to bring some concern for order and beauty to discipline the builder. A friend's experience has set me wondering how much we have gained. She is one of the foremost of our younger artists. In the garden of her cottage in one of the loveliest parts of the Home Counties she wished to build a studio. The plans were drawn by a group of young architects whose work has recently brought them fame abroad as well as at home. The Chairman of the Rural District Planning Committee began by objecting to the use of London stock bricks. He would tolerate nothing but red brick, though the cottage itself is of stock bricks. He next put his veto on a north light. "There is So-and-so," he said to the architect; "he had pictures in the Royal Academy before you were born, young man. He does not need a north light—I don't see what your client wants with it." The colour scheme next offended his taste, and finally he would not hear of the use of a new and relatively cheap synthetic material, quiet in colour and pleasant in texture, for the roof. "Remember," he said, "this is a good-class neighbourhood." After many weeks of battling a compromise was reached. My friend got her north light and the stock bricks, but had to accept a dull colour scheme and a more costly but aesthetically unsuitable roof. "You see," as a member of the committee, an ex-policeman, said to her with a perfectly solemn face, "we wanted to educate you in good taste."

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The building of that studio taught other lessons. It stopped for several weeks, because the builder could not procure bricks. The production of all building materials seems to be at present far behind the demand. A neighbour who is a director of a small brick and tile works in a little town a few miles distant threw some light on this shortage. "Yes," he said, "it's perfectly true. The supply is far short of the demand. Our works at the moment are two million tiles behind our orders. We had before us the other day a proposal to double our plant, and bring down workers from the North. We turned it down, for we were sure that the moment our men heard that we meant to expand, they would have struck for higher wages." This was illuminating. This little concern preferred high prices, low output and high profits, rather than face the painful prospect of sharing its prosperity in some measure with its workers. As a result building is hampered by short supplies and high costs, and men for whom work could be found in the South must rot on the dole in the distressed North.

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Christianity may take curious forms. I quote from the *Manchester Guardian*.

> Dr. O'Doherty, Bishop of Galway, presiding at the opening of the annual conference of the Catholic Young Men's Society at Galway yesterday, said that . . . It was up to the Christian Young Men's Society to show that if need be there could be counter-violence in accordance with the spirit of Christianity. At the present time they wanted a kind of militant Christianity. All over the world they had militant anti-Christianity, militant atheism, and militant Bolshevism. "I do not wish," he added, "to propagate the doctrine of violence, but I do wish to say this, that if necessity arises we should meet force with force. There are people who intend to come to Galway next July or so to hold a Communist congress. I do not want to make threats, but I would remind these people that our rivers flow very fast."

CRITIC

## THIS ENGLAND

**Readers are invited to send us cuttings suitable for inclusion in this column. Address: 10 Great Queen Street, Kingsway, London, W.C.2.**

I have spoken on other occasions of the hatless riders who are an eye-sore to the park and a disgrace to nature, and a number of young amateur motor drivers—both men and women—seem to have fallen into the same habit. Take my word for it, and for safety's sake, beware of the danger of both species.—Sir Walter Gilbey in *Evening Standard*.

A Genuine Tudor Farmhouse (mentioned in *Domesday Book*).—Advert. in *Country Life*.

I have always looked upon man as something large, strong and protective, but when you see him sitting down on a stool in the office, simply posting a ledger, typing a letter, or walking about a room listlessly, can you respect him? He could surely find something greater to make or create.—From a letter to *Daily Telegraph*.

The end came at the fourth, where Walsh cut his second shot into the famous Pow Burn. Dunlop would have shared the same fate, but by great good fortune his shot struck a spectator and rebounded on to the green.—*Daily Telegraph*.

This is a picture of the tallest debutante, Miss Damaris Brunoo. She is six feet high. She need not be depressed, because she is the same size as the irresistible Mary Queen of Scots.—*Evening Standard*.

The Coroner described the operation as "a wonderful one, and completely successful."—Report in *Daily Telegraph*.

The first edition is being rapidly exhausted and of course it can never be repeated.—*Daily Mail* on its publication in book form of Charles Dickens' *Life of Our Lord*.

The British Government has recalled to both governments the humanitarian stipulations of the various Hague Conventions on the proper conduct of war by civilised Powers.—Reported action on the Gran Chaco War.

The schools paid far too much attention to the non-productive side of the Universities. The Universities could be divided into a productive and a non-productive side. The productive side turned out doctors, commercial men, engineers, etc. The non-productive side turned out people who thought but did not do things. He did not want culture to disappear, but let it take a much less important place than it had done in the past. Hours were wasted doing French, while he did not think that half an hour's gymnastics was any use whatever.—From *The Scotsman's* report of a speech at a conference on education in Edinburgh.

Amidst a tumultuous outburst of cheering the delegates sang "John Brown's body lies amouldering in the grave"—which is their way of expressing affection for Sir John.—*Daily Telegraph*.

## MR. CAN AND MR. CAN'T

(*Any People to any Government.*)

"SWEET are the uses of advertisement,"
E.g., to throw a light on State affairs.
Have you observed the posters that present
Brave MR. CAN, whom no adventure scares,
And MR. CAN'T, that slack incompetent,
Helpless and hopeless, brooding on his cares?
You say you've seen them—well, we'll take our oath,
Jekyll-and-Hyde-like you combine them both.

In some things you are full of vim and vigour—
You meddle with our morals, drinks, and taste,
Censor our pamphlets, films and jests with rigour,
Control our trade with zeal at times misplaced,
And give us better bombing-planes and bigger
Without regard to economic waste;
While should war come, we know you'd see it through
At any cost to us, perhaps to you.

But when we deferentially submit
We'd really rather not be blown in pieces,
You shake your heads; admitting, as is fit,
As arms increase, security decreases;
Lamenting that it passes human wit
(Though your paternal effort never ceases)
To gain the world's consent to any scheme
For giving men the peace of which they dream.

Yet men, you know, will risk an operation,
Who can't afford the risks of the disease;
And if, once more, a world-wide conflagration
Should spread destruction through earth, air, and seas,
We shan't derive much genuine consolation
From all your myriad edicts and decrees.
Pursue then, if you will, your dual plan,
But, *where it matters most*, be MR. CAN.

MACFLECKNOE

## THIS BUTTON BUSINESS

ON Thursday next a statue of the first "pearly king" is to be unveiled in St. Pancras Cemetery. Clearly he had deserved well of the community, for we are told that during his royal existence he raised over £5,000 for charity. Meanwhile, according to the *News Chronicle*, his widow shows little interest in the statue. She appears not to be greatly elated by the prospect of next week's ceremony. "I never agreed with this button business," she declared. "My husband was a very fine man, and his heart was in charity work, but what I say is that charity begins at home. I have brought up my family respectably, and that's all that concerns me. Harry Croft liked display, and the pearly button costumes were his hobby."

We need not blame Harry Croft, however, for his passion for display. Great kings and prelates have shared it with him, and the peacock and the great crested grebe are not ashamed of ornament. To dress up is so natural that even the Puritans dressed up to show their disapproval of the way in which the Cavaliers dressed up. The Quaker's costume was once as conspicuous as the dandy's. The Salvation Army girl dresses as theatrically as the peeress in the House of Lords on a ceremonial occasion. We may not be able to add a cubit to our stature, but we can make quite as remarkable alterations in our appearance by means of the clothes we wear. We are born actors and actresses, and we instinctively dress up to suit the parts we play—parts that can be played to perfection only in the right costume. Hamlet does not appear before the world in plus-fours except in an experimental theatre: in real life he must have his inky cloak in order to feel happy in his part.

People nowadays constantly tell us that Englishmen do not like dressing up. It may be that the English are unlike all other races, but I should like to know the evidence for this. The evidence usually offered is the fact that the British officer in ordinary life prefers looking like a civilian to looking like a soldier. This fact certainly has to be considered, but I wonder whether the British officer's liking for civilian dress really originated in a dislike of dressing up. It seems to me much more likely that it originated in the ordinary civilian's suspicion of a military caste. The English people after the seventeenth century had a horror of dictatorships of soldiers, and may it not have been that the officers came more and more to dress like civilians in order to prove that they were harmless except to foreigners? If it is un-English to dress up, how does it come that the private soldier does not—or did not until recently—share his officer's liking for civilian dress? In the nineteenth century the red coat of the soldier was generally regarded as the most potent of all recruiting agents for the Army. When it was first proposed to dress soldiers in khaki, retired colonels protested vehemently that the Army would be unable to get recruits if soldiers were to be dressed in utilitarian instead of romantic uniforms. They maintained even that soldiers would fight better in scarlet than in workaday khaki, and that scarlet was worth all the danger to which it exposed men on the battlefield.

Their theories have been proved to be for the most part unsound; but the fact remains that the old soldier did immensely enjoy walking about the streets in scarlet. I am sure that the ordinary soldier, when he first saw himself in the glass in a red coat, felt such a thrill as he would not have felt at sight of Alexander the Great or Julius Caesar. He saw himself, not as plain John Smith, but as the British Army, resplendent and heroic, with the limelight on it. He walked out into the world not ashamed of his somewhat theatrical clothes, but looking as if he had just won the Battle of Waterloo and everybody ought to know it. And, according to the novelists of the time, he saw that image reflected in the eyes of countless nursemaids. And small boys, looking at him, worshipped him and longed for the day on which they, too, would be able to dress up as soldiers.

The English love of dressing up, indeed, has never died out in spite of the colourlessness that proclaimed the triumph of the bourgeoisie in the nineteenth century. Give the Englishman a chance, and he will exhibit as much vanity of dress as his neighbours. It is only a few years since young Oxford began to clothe itself ostentatiously in those divided-skirt trousers of strange hues. *Punch* mocked at them, but the youth of Oxford preferred the pleasure of dressing up to the approval of *Punch*. Then came the motor-cyclist with his beret and his leather coat. Many young men acquired the beret and the leather coat without the motor-bicycle. The costume suggested speed and daring. If Englishmen dislike

dressing up, how can we account for the present outbreak of the bare-shinned hiker, dressed in a shirt and shorts that suggest that he lives in a country where tailors' shops are as scarce as they were on Robinson Crusoe's island? Some people maintain that the wilder hikers dress as they do because it is hygienic. I very much doubt this. I suspect that, fundamentally, every rational dress movement is merely a movement to find new ways of dressing up. After all, if you look at some of the female hikers, you will notice that, besides trousers, they have painted cheeks and plucked eyebrows, and that they smoke cigarettes. I am a cigarette-smoker myself, but I doubt whether cigarette-smoking is hygienic, and I am sure that plucked eyebrows are the result, not of a passion for hygiene, but of a passion for the films. Hence, I conclude that the hiker's costume in its most extreme form is an expression of the desire to dress up and play the part of a film desert-islander. I should not be at all surprised in a few years' time to see hikers walking about England in costumes of goat-skins during an August heat-wave.

All this being so, it is an important question whether Englishmen can remain immune from the epidemic of dressing up that has for some time been sweeping over Europe. The question was raised in the House of Commons the other day, when Commander Locker-Lampson moved a resolution to forbid Englishmen to dress up in the uniforms of private armies. Lord Winterton said that there was no need for the resolution, since Englishmen did not want to dress up and only laughed at those who did. The House agreed with Lord Winterton. I wonder whether it was psychologically right. The English, no doubt, have usually had a distaste for what is new; but this has never prevented them from adopting it in the end. They threw stones at the first man who carried an umbrella in the street, and in the end they all bought umbrellas. They laughed at every new fashion of every new season, and the fashion became universally adopted. Most Englishmen, it may be, do not like to dress up unless everybody is dressing up; but, when everybody is dressing up, they hasten to dress up, too, in order not to look peculiar. Shirts of a particular colour seem ridiculous only when a few pioneers are wearing them. They seem ridiculous now just as some years ago men who appeared in the street in plus-fours seemed ridiculous. It is the novelty, however, not the shirts, at which people laugh. Deep down in the human breast is the passion for costume, and that Englishmen are as subject to it as any other people is shown by the undying popularity of men's evening dress. If only one man wore a coat with tails and exposed a large shirt-front to view, what an oddity he would seem! Everybody wears the costume, however, and, as a result, the man who looks odd at a party is the man who comes dressed as a rational human being.

I am myself in favour of dressing up outside politics. It seems to me that it refreshes the imagination and helps to prevent existence from becoming monotonous. I hope the one-class world will never become a one-man-one-costume world. To change from one costume into another is to live a changed life, in however small a degree. The human being is the only animal that can change his skin to suit the occasion. His costume varies according as he is at peace or at war, at work or at a party, bathing or playing cricket; and, though his reasons may be utilitarian, he also obtains an imaginative and dramatic pleasure from the change.

Hence, I think we may take it that black shirts and red shirts are by no means a handicap to any movement that invites its followers to wear them. If it were not for the politics associated with them, I am sure many young men would find them irresistible. After all, the Boy Scout movement owes half its success to the general love of dressing up, and, as has often been said, most men are only grown-up Boy Scouts in their hearts. For the sake of peace and progress, however, I hope the young men of England, if they wish to dress up, will adopt the pearly buttons of Harry Croft rather than the coloured shirts of the civil-war politicians. Wearing civil-war shirts is more than a hobby: it may, in certain circumstances, become a public danger. Those pearly buttons, however, are a symbol of Easter-Monday happiness and extravagance. This button business and this shirt business alike satisfy the instinct for display; but, if the statue to Harry Croft is any evidence, it is buttons, rather than shirts, that make for charity.

Y. Y.

# Correspondence

## THE BLUFF OF THE CORPORATE STATE

SIR,—The article in the issue of March 17th of your much-esteemed journal, entitled "The Bluff of the Corporate State," is amazing, not only by the bitterness and unfairness of the attack, but for the multitude of erroneous and misleading statements it contains on actual matters of fact.

For example, your correspondent declares that, despite the Law of April 3, 1926, authorising the existence of other than recognised syndicates, "in 1931 Catholics were obliged to dissolve the organisations which, under the protection of the Concordat, they tried to build up in order to develop the spiritual life of the workers." He omits to inform your readers that in 1932 a new "Complementary Treaty" was made with the Vatican regarding this, and that to-day the Catholic Syndicates exist precisely as before, with, in fact, greatly increased possibilities of development.

Again, he tells you that, although employers and employed may do as they like about entering the recognised syndicates, "the registration is a pure formality, because the decisions of the officials of the syndicates are applied both to members and non-members, and even non-members must pay their subscriptions." Nothing could be more misleading. The facts are that all advantages gained by the recognised syndicate in the making of its collective contract accrue to all workers of that category, in return for which all workers of that category pay a small subscription, which is legally limited to one day's pay per annum.

If they did not share in the benefits of this collective contract non-members would be penalised; similarly, if they did not pay a subscription for these benefits, members would be penalised by paying for privileges which others enjoyed without payment. This provision is to ensure that the syndicates are open and not monopolistic. But in addition to this small general tax upon the whole working population, voluntary members of any syndicate, recognised or not, pay another special subscription for its particular advantages, such as membership of the "Dopo Lavoro," assistance in distress, and so forth. Non-members, of course, do not pay this.

Your correspondent, moreover, goes on to say that "in practice every worker in need of a job is obliged to join the syndicates," because he has to apply for work through them, but the fact is that the Labour Exchanges are public and are not constituted by the syndicates, and all unemployed are obliged to inscribe themselves, and all employers to take on workmen through them, though with perfect liberty of choice of individuals, while legal sanctions of the severest character provide that the Exchanges must register all applicants whatsoever. Membership of a syndicate may be a personal guarantee of the worker in the eyes of many employers, but there is no compulsion in the matter as to whom he chooses.

Your correspondent, criticising the method of election, states that the president of a confederation is appointed by the Minister of Corporations on the nomination of an assembly whose members are the secretaries of the National Federation. This is not true, for the Ministry has only to see that the candidate possesses the qualifications required by the law, namely, that he is competent to hold the position, both in ability and in character. Neither are the secretaries of the National Federation members of the assembly, which is composed of the elected heads of the provincial sections.

Your correspondent once more repeats the frequent error that no corporations have so far been founded—a statement which is utterly confuted by the mass of work that has been accomplished by the sections of the National Council of Corporations, summoned and entrusted with corporative powers by the head of the Government, and recognised as corporative organs by the Royal Decree of January, 1931. These corporations have brought together the whole syndical organisation in one harmonious, self-governing

system. That the new Category Corporations have still to be established is merely proof of the caution with which the Government is advancing, testing every new organ by successful experiment, before legally constituting it.

But what can we say of the tissue of errors which underlies his criticism of the financing of the syndical system? First, the syndical officials are unpaid, voluntary workers; secondly, the associations before 1934 were not 1,796 in number, but well over 5,000; thirdly, the contributions in that year were 267,643,000 lire, and the expenses 194,421,000 lire, the balance being divided by the Ministry between the "After Work" Association and the Association of the Balilla. Your correspondent does not seem to be aware that all the figures are accessible to anyone.

He goes on to make more extraordinary statements with regard to the collective contracts, of which about 6,000 had been made by February, 1934. Innumerable individual disputes arising from them have been settled by the syndicates, and it is common knowledge that the majority of the decisions have been in favour of the workmen. Up to November 30th, 1933, out of 145,289 disputes, over 29,144 were settled by the syndicates, 86,505 by sentences of the Labour Magistracy; 20,191 were withdrawn, while 9,409 were still awaiting decision.

As for the rise and fall of wages, it is not necessary to give the "Fascist figures." Let it suffice to quote the *Revue Internationale du Travail*, and the *Bulletin mensuel de Statistiques de la Société des Nations*.

In the following table, taking 1928 as the maximum both for wages and cost of living, we have:

| | | Wages. | Cost of Living. |
|---|---|---|---|
| 1928 | July .. .. .. | 100 | 100 |
| 1929 | ,, .. .. .. | 100 | 101.8 |
| 1930 | ,, .. .. .. | 98.5 | 98.3 |
| 1931 | ,, .. .. .. | 91.9 | 88.8 |
| 1932 | ,, .. .. .. | 90.9 | 84.7 |
| 1933 | March .. .. .. | 87.8 | 82.1 |

proving that the curve of the cost of living has fallen more rapidly, in Italy, than the actual wages.

What with the unstable currency and the great differences of climatic and housing conditions, rents, etc., a comparison of amounts as between the weekly wages of Italian and British workmen is totally misleading. But one thing that the above figures unquestionably prove is that the Italian workman, if he is in employment, is on an average distinctly better off than he was six years ago, in spite of what is called the crisis.

Our letter is already too long, though many more corrections of your correspondent's article are needed. We will only add that it is quite untrue that the work of the Chamber of Deputies in Italy consists in unanimously approving the laws put forward by the Government, and that it never expresses any criticism or disapproval. On the contrary, it has constantly made a great many important amendments of Bills and estimates, presented both in open discussion and particularly in committee, until the laws have been rendered sufficiently satisfactory, when, in the absence of party opposition, they have been passed unanimously. Your correspondent has evidently not studied the verbatim reports of the discussions. This is the most desirable result of non-party government, when all Bills can be amended until they are satisfactory to all concerned.

Firenze. A GROUP OF STUDENTS OF THE CORPORATE STATE IN ITALY

[Our correspondent replies: I am not surprised that my article has aroused a few admirers of Fascism. Their letter is full of inexactitudes. I will reply briefly to their main points. No Catholic Syndicate exists in Italy; should it exist I would ask my critics to inform me of its name, organisation, functions, etc. I maintain that Fascist Syndicates are compulsory, because registration is a pure formality. Their only purpose is that of extracting from the producers the 'obligatory" subscriptions (corresponding to one day's earnings), and the so-called "facultative" subscriptions, which are just as compulsory as the former, and the amount of which is arbitrarily fixed by the officials of the syndicates. The figure of 282,000,000 lire represents the amount received solely from the "obligatory" subscriptions. Can my critics inform me of the exact amount received through the "facultative" subscriptions and why the Fascist Confederations do not make public how this second sum is expended?

The authors of the letter ought to make inquiries among the Italian working classes; and if they succeed in not giving the impression of being connected with the police or the political authorities they will learn something about the real meaning of the collective contract and the labour courts. These could only become really efficient if their judges were independent and if the Decree of 1925, which destroyed the separation between executive and judicial powers, were abolished. By closer contact with the working classes they will learn also that the standard of living is now much lower than it was in the pre-Fascist period, as is shown by the diminished consumption of staple food.

My critics confuse the corporations (of which only one—that for theatrical activities—existed when my article was published) with the sections of the National Council of Corporations, which are consultative bodies appointed to advise the executive. In the *Gazzetta Ufficiale* they can read the text, for instance, of the Statute of the General Confederation of Industry, from which they may learn that the secretaries of the National Federations are members of an assembly which nominates (but does not elect) those who can become presidents of the confederation itself.

The figures of 1796 associations are given by the Annuario Statistico Italiano; if they are not accurate, my critics had better send their criticisms to the president of the Institute of Statistics in Rome. The assertion that the officials of the syndicates are not paid is simply ridiculous; if they wish I can tell them the exact salary paid to each of the four general secretaries of the Confederation of Industry, of the head of the "ufficio studi" of the Confederation of Commerce (employers), of the secretary of the central bureau of the Confederation of Commerce (employees), etc., all of them personally known to me.

Can my critics explain why the figures of the cost of living and wages which I quote from Fascist sources differ from those which the official statistical bureaux send to the international organisations in Geneva? Some alterations had to be made so as to give a good impression of the Fascist experiment based on the subservience of the population. Finally, may I point out an error which is no doubt accidental? The expression "non-party government," at the end of my critics' letter, must have been meant for "one-party government," which is a quite different thing.—ED., *N.S. & N.*]

## THE SAFEGUARDS OF PEACE

SIR,—Your article on "The Safeguards of Peace" was unfair to Mr. Boothby. I beg to suggest that he made it perfectly clear what he was driving at.

There is a self-conscious implication in your article that Mr. Boothby was chiefly concerned with attacking THE NEW STATESMAN. Mr. Boothby was attacking British foreign policy. Anybody who, as a newspaper correspondent, has sat among his foreign colleagues at Geneva watching our representatives gyre and gimble in the wabe knows that Mr. Boothby is right in saying that "our smug hypocrisy makes us profoundly distrusted abroad."

The point is that Mr. Boothby gives only two alternatives: (1) an unequivocal foreign policy backed up by adequate forces; (2) withdrawal from the international stage. You advocate a third alternative—a system of collective security.

If Mr. Boothby was being sarcastic in saying that you faithfully represent the immense body of opinion in this country in this matter, he is launching a boomerang. Mr. Vernon Bartlett's *questionnaire* on collective security and the replies which he received from wireless listeners proved which way the wind is blowing.

But here, again, I suggest that we are exhibiting national hypocrisy. We are so apt to back a good policy when it is already too late. The mass of opinion in this country was *not* behind the Geneva Protocol of 1924; it went and voted against it at the polls. The mass of opinion in this country was *not* in favour of a bold British lead at the vital meeting of the Preparatory Disarmament Commission in 1930. On that occasion our failure to call upon the ex-allies to carry out the implications of the Treaty of Versailles in the matter of disarmament embittered Germany and led directly to the Nazi elections and the disarmament deadlock.

In these circumstances, there is substance in Mr. Boothby's remark that it is exacerbating to discuss guns, tanks and bombs *instead of their causes*.

You advocate a system of collective security. Security of what? Security of the territorial clauses of the Treaties? If not, what method of treaty revision do you suggest? You make no suggestion in your article.

Collective security used to mean guaranteeing the *status quo* in Europe, which is why it was rejected by us. Doesn't it mean

the same thing to-day? What do you want, for example, international guarantees to do except to prevent anybody from changing the *status quo* by force? And will France allow it to be changed in any other way? One almost gets the impression that Germany has become so unpopular that even the post-war treaties are not considered too nasty for the Nazis to swallow. This is, of course, nonsense. And the violent swing from anti-French to anti-German, as represented, for example, by the *Manchester Guardian*, can be carried too far. It is apt to obscure the main issue which remains—as Mr. Boothby says—the *causes* behind the deadlock.

I am so far from agreeing with Mr. Boothby's views that I regard the capitalist system itself (of which the post-war treaties are just a manifestation) as the cause of the world's refusal to disarm. But it is possible, even for a pacifist, to think that a deadlock has been reached which makes your reply to Mr. Boothby (i.e., a system of collective security) impracticable and hopeless. And if it *is* inadequate, there remain only Mr. Boothby's two alternatives—a strong or a weak England, whatever its form of government. Certainly, a Socialist England would need (like Russia) to be strong; I think there is some confusion among "Left-wing opinion" on this matter. ERIC SIEPMANN

[Mr. Boothby was, no doubt, attacking British foreign policy. But he was also wrongly accusing THE NEW STATESMAN AND NATION of supporting that policy on points where we had consistently opposed it. We have never argued for collective security with the idea of guaranteeing the *status quo*. We believe, and have said in these columns, that revision of the treaties is of the highest importance. But it must be peaceful revision, and this is provided for, though it may be vaguely, in the Covenant of the League. We are not convinced that France will never allow the *status quo* to be changed except by force—ED. *N.S. & N.*]

## COLLECTIONS FOR THE UNEMPLOYED?

SIR,—If there has ever been a more moving or vital series of talks on the radio than those entitled "Time to Spare," I have never heard them. The B.B.C. are certainly doing a great work here, but what are *we* going to do about it?

The amount of money needed to raise the unemployed from stark poverty to a human degree of living with the possibility of a yearly change from the maddening monotony of their lives is not an enormous sum. Five shillings a week per family would do this. Why don't we do it? If a collecting-box could be rattled under our noses at the end of each talk, who wouldn't give liberally?

Giving must be made easy for busy people. Decency demands that something be done—never mind the politics for a moment. Who will sign a banker's order for two or three shillings a week for a year to start with, to be applied under your guidance to the people whose need is so great and so urgent? I will gladly help with the organisation. REGINALD BRAYNE

11 Grape Street, W.C.2.

## THE SAAR

SIR,—In discussing the future of the Saar territory, you mention the legal possibility of dividing the territory, and conclude that it would be "a better course to secure in advance guarantees for the fair treatment of minorities and opponents after the decision." To believe that such guarantees could be observed even if they were given is to misunderstand the nature of National-Socialism. The essence of the movement lies in the deification of the nation, and of this the Protestant Church conflict and the conflict with Catholicism are significant symptoms. It lies in the nature of National-Socialism that it can tolerate no God beside the State. The State and party authorities cannot allow one truth to be preached from the pulpit and another from their political platform. Only a few days ago the Reichsbischof Müller expressed his full confidence that within a short time every sermon in the Reich would be preached in the spirit of National-Socialism. The dictates of political prudence may on occasion make the leaders of the movement unwilling to see their own principles too rigorously applied. But there are certain factors in every spiritual or religious movement that lie outside the control of its founders, and which cannot be overridden by tactical considerations.

The treatment of the Jews in Upper Silesia is a case in point; shortly after the creation of the Third Reich the attention of the authorities was drawn to the minority rights enjoyed by the Jews of that district, and as a result the authorities saw themselves obliged to exclude Upper Silesia from the application of anti-Jewish legislation. The next day the local members of the party redoubled their efforts to outlaw the Jewish minority by a rule of terror and boycott, and within a short time the position of the Jews in Upper Silesia could not be distinguished from that of their fellows in the Reich, where their inferiority was a matter of legislation. The action of the local Nazis could not involve them in a conflict of conscience, for what they did was done in accordance with the doctrines of their party and the known conviction of the Führer.

The unforgivable sin in the eyes of every Nazi is "Landesverrat"—treason against the State in conjunction with a foreign power. Some at least of the few Englishmen who fought against the British army on the side of the Boers could be forgiven, and their personal integrity was not subjected to doubt. National-Socialism could not forgive what it looks on as the most detestable infamy of all. The punishment is death, and even this will barely satisfy the Nazi conscience.

A few months ago, when the battle for the Saar had not yet reached its present intensity, the editor of the now Nazi *Frankfurter Zeitung*, Rudolf Kircher, a responsible journalist, and former Liberal, warned the population of the Saar that "no amnesty could protect them from the consequences of their present attitude." Perhaps Herr Kircher has by now regretted his frankness, but there can be no doubt that he was right in what he wrote, and his prediction cannot be too widely known.

But even if Herr Kircher had not lent his authority to the prediction, no one with any knowledge of National-Socialism can have a moment's doubt that that part of the Saar population that votes or agitates against Nazi Germany is lost on the day on which the Saar is unified with the Reich, and that their only salvation will lie in turning their backs on their country the day before the German authorities take over the administration. No promise, however solemn, of the authorities, not even the intention to keep such a promise, could save the lives and property of the "traitors." One of the reasons that make France look forward uneasily to the unification of the Saar with Germany may well be the knowledge that on the same day a hundred thousand emigrants will cross the French frontier. No passport regulations will keep back men fleeing from death. RUDOLF OLDEN,

13 Manson Place, S.W.7. Formerly Political Editor of the *Berliner Tageblatt*.

## AUSTRIAN FASCISM

SIR,—It is difficult for people who have not been present at trials in Fascist countries to realise the mockery of the proceedings. In Austria to-day the courts are working overtime, thousands are being condemned to long terms of hard labour by hostile judges and juries who sentence everybody the police choose to arrest and label Socialist. I was told that the judges receive their instructions from the Director of Public Safety (Oeffentliche Sicherheit) and the juries are very carefully picked. Their numbers have been reduced from twelve to six.

I have attended numbers of trials in Vienna and not seen a single prisoner acquitted. Hard labour is made worse by special punishment on certain days in the week. Men belonging to the Sanitary Corps of the Schutzbund have been sentenced for giving first aid to men and women wounded in the streets during the insurrection.

In spite of the terror the political prisoners answer frankly and fearlessly when cross-examined and assertions such as "I only did my duty to my Party" and "I would do it again" are frequent. Socialists who were betrayed into giving themselves up by the Dolfuss promise of pardon on February 15th are receiving vicious sentences. I have heard witnesses for the defence, who were shouted and stormed at and threatened with twenty years' hard labour, complain that the police had altered their statements when they took them down and forced them to sign. I have heard prisoners whose appearances lent credence to their story complain of having been brutally beaten by the police; and I have seen an informer who had denounced a friend with whom he had quarrelled, suddenly overcome with shame and remorse, withdraw his accusation in court and taken away under arrest.

In Leoben I visited a foul, insanitary prison packed with political prisoners, who complained of having been there for months without trial; they had been on hunger strike for four days as a protest against this delay and against the bad conditions in prison.

The destitute families of the men on remand in Vienna have to pay for their prison board and for the filthy straw mattresses supplied to them, which in many cases had been used by prostitutes.

There is, of course, no Government help for the prisoners' dependents. The only relief I actually saw in practice was illegal, and was money collected and distributed by the Red Aid, which has formed special committees for this purpose. I gather that the money had come from an International Austrian Relief Fund and is being distributed all over the country.

27 Victoria Square, S.W.1. CARMEL HADEN GUEST

# Miscellany

## WORK AND PLAYERS

THE word "Equity," familiar in America as the name of the actors' Trade Union, was once frequently seen in the English newspapers. There had been a campaign to re-establish a new Trade Unionism over the dead or moribund bodies of the old Actors' Association and Stage Guild. It was realised (or it was learned from American experience) that solidarity was essential. Everybody must be roped in. To the great distress of linguistic purists and of the actors who were determined to be artistic gentlemen, the organisers used the American phrase "Closed Shop," by which they intended the same kind of compulsory professional organisation enjoyed and enforced by the lawyers and doctors, whose gentility nobody questions. A few resented the campaign as an insult to their status or their independence. A considerable "news story" developed round the person of Mr. George Robey, who regarded the Equity champions with that "I-mean-ter-say" look whose black-browed defiance has so often delighted the patrons of the music-hall. Some others stood like martyrs on a monument. Concessions were made. A share in the management became an excuse for not joining. Membership of the old Stage Guild was considered a permissible substitute and objection on conscientious grounds was admitted. There was a lull and Equity ceased to be "news."

The position now seems to be that Equity is as powerful as it could hope to be in London—as far as membership is concerned. Probably it soon will be powerful in the provinces, where it is even more sorely needed. According to the current number of *British Equity* it has approved a standard contract with the West End managers, which ensures payment for rehearsals, a minimum salary, and a limit to the number of performances that may be given or extracted for that minimum. But the managers will not acknowledge the principle of "The Closed Shop," which, in fact, means the refusal of Equity members to work with non-members. Equity maintains that this is the only valid sanction for enforcing the standard contract, and negotiations to that end continue, not, I fancy, with much likelihood of immediate success. But the contract, without the sanction, is there, for what it is worth.

The difficulty of applying Trade Union organisation to any profession is obvious; it is especially difficult in the case of the stage, because the average actor is, by necessity, still a vagabond, as the Tudor law regarded him. There is no regularised entry, no qualifying examination for his craft, as there is for medicine, law, and architecture. Anybody can force his or her way in. The player is in London to-day, in the North to-morrow; or he is diverted to the studios of Hollywood or Elstree. The most energetic branch officials can hardly keep touch; their job is far harder than that of a shop-steward who has his men in one place and under one eye. Nobody likes paying dues and actors are no different from their fellows in that, only harder to corner. Above all they have a tradition and a practice of individualism, of which the "starring" system, with its graduations of type upon the bills, is one aspect. It is all very well to have mass-meetings at which emotional votes for solidarity are recorded. The real work has to be done when the meeting is over. The need for organisation is patent. A great deal of acting is sweated labour. Salaries paid to players of considerable parts in touring companies are as low as the wages of manual labour; the player has to keep himself or herself respectably, even showily, dressed and find board and lodgings; the work is casual and subject to all kinds of mischance; considerable stretches of unemployment are normal. On the other hand the provincial theatre rarely makes large profits; it is lucky to keep going at all in these days, and more touring managers go bankrupt than batten luxuriously on the wage-slave. But the stage never lacks recruits. Amateurs and semi-amateurs hover eagerly on its edge. Its glamour is its curse—from the real worker's point of view. People "with a little money," people actually desperate, people who have read about the glittering prizes which the films confer on inexperienced girls, or people merely plagued with an exhibitionist temperament are always ready to undercut salaries in order to get one foot inside a stage-door, and it is fair to say that this industry, so casual, so insecure, and yet, for social and personal reasons, so dangerously attractive, frequently employs its servants at what is not a living wage.

It is difficult to be sanguine about the future of theatrical Trade Unionism. At present a number of training schools, run for profit and naturally wanting and encouraging as many pupils as possible, attract and eject a host of would-be actors. Some repertory theatres have a training department and receive much-needed financial assistance from the fees thus obtained. The result, particularly on the feminine side, is the rush and clamour of a hundred sweet girl-graduates for any job that is available and for which there is no proof of their competence. The effective basis of Trade Unionism is limitation of apprenticeship, and Equity, even were it to impose its "Closed Shop," would be continually menaced by the horde of unemployed recruits who have no "shop" at all and will do anything to get inside any semblance of a "shop." Equity's genuine power to organise the professional on workmanlike and equitable terms will begin only when it can regulate entry to the profession, that is to say when it has its own tests of capacity, like medicine and the bar, and can regulate membership by strict control of the doors and the quality and number of the entrants. Such a policy, if it could be achieved, would certainly infringe liberty; it would set up a dominion, possibly oppressive and comparable to that of the Bar and Medical Councils, of whose activities I, as an actual or potential consumer of such services, am extremely apprehensive. The price might be worth paying, but the likelihood of it being paid is extremely remote. If Equity cannot yet impose a "Closed Shop," it will be many years before it can hope to exercise such general powers over the whole range of the profession, from raw recruit to actor-manager.

But a certain amount has been gained. The old and fatal snobbery of the actor, who said that he was an artist not a stage-hand or a scene-shifter and consequently regarded Trade Unionism as a low-down business worthy only of the horny-handed or the Moscow-minded, has been largely overcome. The actor has been driven by his insecurity in an over-crowded calling and by the slippery methods of some of his employers to drop that lordly air, that vanity of a bogus romanticism, and to accept organisation as writers, architects, lawyers and doctors have for years accepted it. The splendid work of the old pioneers, like Sydney Valentine, seemed at one time to have vanished into thin air; but now their spirit, moving in new persons, has re-animated the leaders of the craft quite as much as the rank and file and is substituting a professional loyalty for the old personal pride. Equity can no longer be derided as a conspiracy of wild young Bolsheviks; it is a bread-and-butter concern endeavouring to fight the disastrous glamour of the painted stage. The conditions of its work, in a hazardous, come-and-go profession, beset with myriads of would-be performers, fighting for work at any price, are extremely discouraging. At least it can be said that British Equity has broken down the mental barriers within the ranks of the players and should soon have strength enough to compel the baser type of manager to acknowledge minima of various kinds. But those minima are often below the level deemed tolerable by the manual workers, at least in a "sheltered" industry. It will be a long time before there is any effective

shelter over the heads of the minor actors and actresses, who are more accustomed to the wind and the rain than clever at devising self-protection. IVOR BROWN

# A HOME FOR ROBINS

THERE is more than one use for a toffee tin. It may, of course, contain toffee; but in that case it should have a lid. When it lies discarded and lidless on the ground it is treasure trove and, if you are a robin and the time is Spring, it is worth investigating. The first and most important question is whether it is well placed. Does it, for instance, slope slightly toward the opening where once the lid was? Well, this one did. It was on the top of a shallow ridge and slightly tilted so that the rain would run off it and not beat into it; and, as it was sound and free from holes the rain would not trickle in through the top. But it lay exposed to the view of every passer-by and, by rights, a robin's nest should avoid the casual eye and tease the most inquisitive. On the other hand, who is going to peer into a discarded toffee tin? And who is likely to pass this way? Only the butcher, whose slaughter-house is but a few yards distant, or a keeper calling at the store. The butcher, whose business it is to slaughter, without hate and, indeed, with as much mercy as his trade permits, horses who would otherwise meet a far worse fate, is a purveyor of titbits which in the winter cold are invaluable; and the keepers are all friends of the birds, who follow them fearlessly on their rounds. The visiting public and especially those beastly boys are not allowed to penetrate here. This is a sanctuary within a sanctuary where everybody who comes is a protector of the birds and where food is more than usually abundant. In short, there is no need to provide against any risk except that of rain and wind, and here is a ready-made shelter against both. Stoats, weasels, rats? Well, they are all among the normal risks that a robin must accept, and the keepers wage war against such vermin.

So the robins, whether they reckoned up all the chances or not, decided to make a nest in the toffee tin. That they should have selected a tin was not extraordinary: robins have used at one time and another nearly every imaginable receptacle for their nests. But that they should have chosen one lying on the bare ground exposed to the view of every passer-by argued some confidence in the good will of those who were likely to pass. The work went forward with expedition; the rate at which birds will collect and arrange nesting material is phenomenal, and very soon the tin contained a nest made of fine moss and dried grass with a lining of horse hair. There were two eggs in it when the head keeper of Whipsnade, passing that way, observed it. To the butcher, he said: "Did you know that your robins had nested in that tin?" and the butcher said: "Yes, I've been watching them for days." The butcher was proud of his robins and was awaiting developments before revealing his secret. "But don't you see," said the keeper, "anybody might tread on it where it is or give it a passing kick." The butcher wiped his hands on his apron and fingered his knife. It is a trick of his when worried; and he was very worried: he had not thought of such an accident. "As soon as the bird has finished laying and is sitting closely," said the keeper, "we must pick up this tin and put it in a safe place in a bush."

Now, if I had been there, I should, at this point, have interposed my superior wisdom and have explained that, for the present, they should do what they could to protect the nest, but that they must not move it till the young were hatched: otherwise the birds would desert it. I should also have explained that robins very seldom nested at any appreciable height from the ground. But I was not there, and the butcher, now filled with apprehensive solicitude, decided that it was a case for prompt action. Therefore, as soon as the keeper had gone, he picked up the tin and lodged it in the fork of a thorn bush some four or five feet from the ground and at least ten or twelve feet from the spot where it originally lay. The robins watched him with little apparent concern. After all, he was their friend! When the head keeper came along the next day there were three eggs in the nest. Now there are four or five—nobody is quite certain: and, lest the site of the tin might be insecure, the keeper has bound it round with wire and attached it firmly to the surrounding twigs, giving it a very slight tilt forward so that the rain may run off and not beat in. When he showed it to me, I was aware of two very bright black eyes returning my gaze with confidence as their owner sat there all puffed out so that her beak was hardly visible through the soft grey and green of her feathers with ever so slight a tinge of red among them. And the butcher left the flaying of one of man's worn-out servants to gaze, flushing with pride and affection, upon his protégé. And I said what I believe the average Englishman usually says when he is both dumbfounded and delighted. I said: "Well I'm damned!" MORYS GASCOYEN

P.S.—The brood was successfully brought off.

## SONNET

THIS man was strong, and like a sea-cape parted
The tides; there were not continents enough
For all his fledged ambitions; the hard-hearted
Mountains were moved by his explosive love:
Was young; yet between island and island
Laid living cable and whispered over seas;
When he sang, our feathery woods fell silent;
His smile put the fidgeting hours at ease.
See him now, a cliff chalk-faced and crumbling,
Eyes like craters of volcanoes dead;
A miser with the tarnished minutes fumbling;
A queasy traveller from board to bed:
The voice that charmed spirits grown insane
As the bark of a dog at the end of a dark lane.

C. DAY LEWIS

# PLAYS AND PICTURES

### "Touch Wood"

To Miss Dodie Smith has been given an immense talent for juggling with the homelier, more superficial emotions which are shared by nine-tenths of her mildly romantic audiences. *Touch Wood*, at the Haymarket, can hardly help scoring a success, for this reason. It is a falsification of real life, but such a falsification as will strike a chord of recognition wherever spurious sentiment has not been driven out by the rarer intensities of actual experience. Consider first the pathos of Mrs. Herriot, visiting the scene of her honeymoon and pining for the glamour which has not survived fifteen years of marriage to Robin, her stalwart, loyal, architect husband, to whom she cannot bear children. Consider, too, in the same village hotel on the north-west coast of Scotland, the yearnings of retarded adolescence which fill the soul of Mab Lawrence who is twenty-two and looks fifteen when playing with her little brother and sister. But Mab has read the most modern books, and traps the architect to sit with her on a lonely rock and watch the sunset, while she ruthlessly presents her passion and pathos for his comment and necessary action—this to the disgust of the children, who are unnecessarily informed of it, but to Mrs. Herriot's resignation. And then Robin gets terrified, as well he might, and Mab sadly goes away and the play comes to an end with tumultuous applause. It would convey a wrong impression not to acknowledge the surpassing dexterity of Miss Smith in presenting this idyll. She has a genuine flair for the superficialities of character and for divining the exact and inevitable phrase to meet each situation. The whole thing is marvellous trick-photography. Miss Dorothy Hyson is lovely enough to make Robin's lapse pardonable. Miss Marie Ney and Mr. Ian Hunter are both excellent, and Miss Robson adds to her comedy laurels as an understanding raisonneuse. Mr. Stafford Hilliard outstrips the other minor characters by miles as the worm-like husband who strews with apologies the path of his nymphomaniac wife. Mr. Basil Dean's production is prettily suited to the piece, but the introduction of a bunch of revolting grey shapes which are referred to as trout freshly taken from the loch is an unfortunate lapse.

### As You Like It

Mr. Sydney Carroll's pleasant entertainment in Regent's Park fully deserves its success. Shakespeare in a deck-chair on a sunny afternoon, with the sparrows twittering an accompaniment, may not be an intellectual exercise, and the subtleties in *As You Like It* will scarcely survive their filtration through microphone and loud-speakers; but the poetry is there, the charming costumes and dancing are there, and the production of Mr. Robert Atkins has a broad, easy-going effectiveness. Considering Miss Anna Neagle's lack of experience in Shakespeare and her physical unsuitability for the part of Rosalind, she gives a reasonably good performance on rather impish lines, though her memory betrays her at moments. Mr. Jack Hawkin's Orlando has excellent voice and presence, which, for that on-the-whole-tedious character, are as much as is required, and his wrestling match is very well managed. Miss Margaretta Scott remains by far the best exponent of the open-air technique, though she tends to use her eyes overmuch for such a demure young lady as Celia. Sir Nigel Playfair (Jaques) and Mr. Stanley Lathbury (Touchstone) are both admirable, and Mr. Leslie French sings very pleasingly.

### "Episodes" by Angna Enters

Annoyance at the stupidity of the London theatrical world and of London audiences reaches a pitch almost of fury when one realises that this is Miss Enters' fourth visit to London and that she is allowed to leave after only three performances. One can only hope that her courage and optimism, her love of her art and her indifference to its rewards will bring her again and again till our slow-witted Londoners realise that here is the best and most original exponent of the dance-mime. There *is* a London public who care genuinely for ballet and none of them should miss this exquisite and subtle variation of it—this marriage of the arts of acting and dancing. Angna Enters has much of Ruth Draper's ability to people the stage with invisible characters, though it is not likely that she will attain the same general popularity, for the understanding of dance-mime requires more effort from an audience than the many dialects of Miss Draper's speech. Miss Enters should grant our weakness a few more explanatory notes about her *Episodes*. She has a special gift for depicting adolescence—the whole shame, hope, shyness and boredom of a girls' boarding-school was in *Field Day*. *Pique-Nique* (1860 *Dejeuner au bois*) was the coming to life of a picture by Manet. Miss Enters' is a mocking spirit—one felt sorry for anyone under forty, lest they miss the full richness of her *Delsarte*. Her appearance and her art have in common that quality of seeming at first glance plain and slight, and of growing in beauty and depth of meaning. Those who were unfortunate enough to miss her dancing can see her extremely interesting pictures and her designs for her costumes at the Warren Gallery.

### "No Way Back"

There are few redeeming features about the new play at the Whitehall. The author, Graham Hope, has a flair for writing easy dialogue with which he might do something if he applied it to a set of characters with some vitality. His present play is full of drawbacks. It pretends to be smart and up-to-the-minute and it is ten years or so out of date. It pretends to a pungent realism and its characters are hopelessly unreal. It pretends to a high moral tone and it is mawkish and sententious. The players do not waste opportunities when any occur. Miss Mary Clare talks nonsense volubly in her best manner. Mr. Patrick Waddington scales heights of perfect manners and fatuous behaviour previously unknown even to him. Miss Sophie Stewart has charm and acts with a fine emotional restraint. But the play is not lively enough to repay these efforts.

### "A Doll's House" at Dartington

It is hardly possible to visit Dartington Hall so frequently that one finds no new interest. To the many exciting experiments already being tried there a theatre has been added. It was a surprise to find how well the simple lines of the fourteenth-century barn, and the elaborate beauty of the sixteenth-century wooden roof, had been preserved and harmonised in a theatre which had also the advantages of an apron and a revolving stage, invisible central-heating and comfortable dressing-rooms. The lighting, that important part of modern theatrical technique, was excellent, and most successfully and skilfully hidden by the curves of the actual structure of the timbered roof. The whole effect reflected great credit on its producer, Miss Ellen Van Volkenburg. Miss Beatrice Straight was an unusually convincing Nora; her beauty and charm were never exploited, but were part of Nora's personality. She made one realise that, of all the qualities necessary for a good Nora, youth and vitality are the most indispensable. For, though she has been eight years married, Helmer has kept her a child; it is with a child's pleasure that she enjoys their good fortune, and with a child's faith that she expects "the miracle." And it is the vitality of youth that gives her her charm for Helmer and Rank, and gives her also the strength to leave at the last. It is always a mistake to modernise an Ibsen play, and this is particularly true of *A Doll's House*. It makes the superbly written part of Torvald much less real. Mr. Kynaston Reeves was hampered by this, and, though his performance was good, he was a little too sensitive and intelligent for that thick-skinned egoist; he seemed to understand what Nora meant in their last great scene, and this lack of resistance made her action less impressive.

### Borès and Beaudin

The most remarkable of Borès' paintings now on view at the Zwemmer Gallery is "Femme et Singe." A tooth-powder pink nude observes a monkey against a receding background of soft brown. The monkey is absorbed in itself. The conception is as freakish as Matisse's famous dancing and squatting figures in the Moscow Museum of Western Art; but no more than the goblin figures is "Femme et Singe," mere caricature or bait for fashion. It is difficult to admire too much the accurate placing, the constructive power, and the pose of the figures in a picture apparently so simple. Other pictures by Borès show him interested in plane-relations to the exclusion of solid forms; in a grey picture like "Au piano" with no distant perspective his preoccupation with analysis is disconcerting. He is a fine and disciplined colourist, using colours to construct his planes and to create some dazzling and rich effects. Borès' line is not pleasing in itself, nor is the texture of his paint; but in the wash-drawing "Nue" he does something to flatter our minor sensibilities.

Zwemmer's are also showing an etching by the Spaniard Dali, whose illustrations to "Les Chants de Maldoror" are promised for a later exhibition, and several Beaudins. To judge by the three oils exhibited, Beaudin is a less interesting painter than Borès, but "Les Jeus aux Cerceaux" is a curiously successful *tour de force* in vivid greens, yellow and scarlet, and his drawings, subtle variations on the theme of shadowed circles, are really beautiful. The running and waving figures of No. 28 have a dramatic Ariel-like quality, and the woman with the bouquet (No. 22) appears enchanted in her serenity. This show is open until June 2nd.

## THE COMING WEEK

FRIDAY, May 25th—
Contemporary Music, B.B.C., 8.45.

SATURDAY, May 26th—
Dramatic Performance of Euripides' "Iphigenia in Tauris," Victoria and Albert Museum, 3.
Moiseiwitsch, Wigmore Hall, 3.
Dolmetsch, Ancient Music, Haslemere, 3.30.
"Oedipus Rex," Cambridge Theatre.

SUNDAY, May 27th—
C. Delisle Burns on "Making a New Age," Conway Hall, 11.
"Viceroy Sarah," Arts Theatre.

MONDAY, May 28th—
Golf. Amateur Championship, Prestwick, Scotland.
Mozart Festival, "Figaro," "Cosi Fan Tutte," Glyndebourne Festival Opera House. Until June 10th.
Horowitz, Queen's Hall, 8.30.
"Twelfth Night," Regent's Park.
"The Red Domino," Kingsway Theatre.
"The Rock," Sadler's Wells.

TUESDAY, May 29th—
J. V. Delahaye on "A Plan of Action for the Society of Friends: A Personal Appeal," Friends House, Euston Road, 1.20.
Mock Trial on "Being Valets to Heroes." Prosecutor: Prof. Ernest Barker. Defendants: Mr. A. Duff Cooper, Mr. Francis Hackett, the Hon. Harold Nicolson. London School of Economics, Houghton Street, 5.15.
"Vintage Wine," Daly's Theatre.
Gigli, Albert Hall, 8.15.

WEDNESDAY, May 30th—
Chelsea Flower Show, Royal Hospital Gardens.
Adela Verne, Chopin-Liszt Recital, Wigmore Hall, 8.15.
"Pursuit of Happiness," Vaudeville Theatre.
"Happy Week-End," Duke of York's Theatre.

# Current Literature

## BOOKS IN GENERAL

I HAVE noticed that the rather meaningless heading to this page leads the writer to start off with the *in general*, a generalisation, as fine and full-blooded as possible, and then, after a row of asterisks, to go on with the *Books*, or book, of which he is really writing a review. It is not a difficult formula, I suppose, but a story I have just heard has made me feel ill at ease with generalisations. A Freudian friend had been explaining, as is his habit, that humanitarians are always sadists and haters of the human race, and had forcibly illustrated his point with a reference to the rat-loving convicts at Dartmoor. Only by loving a rat, said he, were they able to keep intact their hatred for the warders and the rest of mankind. Just then the girl with whom he was walking across Grosvenor Square pointed to an old lady with the words: "Look at that woman! She must be a murderess." "Why?" "Don't you see? She's feeding the pigeons." And directly one puts pen to paper, to lay down the law or utter some critical profundity, one is in need of that mocking girl's mind to criticise what one has written. But the trite is usually true and probably it is safe to say the virtue of a holiday (the subject on which I am anxious to generalise) is that it enables one to lead a new life, or several lives, and to forget one's own. Every new place, and new face, calls up a fresh picture of the what-might-have-been, and calls out a new person in oneself. In Westmorland they were trying to account for a fox which had been killing lambs. I went out with two or three farmers at five o'clock in the morning and before seven we were standing on the top of Wild Boar Fell. Had I led his life I might have had some of the straightforwardness of the huntsman examining the fox-bitten, wounded faces of his little terriers, and gently reprimanding the clumsy, affectionate hounds. Or, again, if I spent my life tying flies, and wading rivers, I too might catch trout and acquire the detached serenity of the old clock-maker I met in Swaledale. There is no end to the possible lives which have been lying in wait for one, neglected. By such crude projections of egoism the dulled edges of sympathy are suddenly sharpened and the imagination gets to work. Then suddenly everything becomes alive again, and one feels that one no longer cumbers the earth. Solitude, fresh air, wading in the river, climbing the fell, suddenly stir this power of sympathy for fresh faces met; a man can feel for the lonely shepherd a sudden communion which he cannot experience for his brother or his business partner. He is no doubt a convict loving a rat—just because it is farther away from his understanding than a warder.

* * *

Literature has the same power of quickening sympathy and imaginations, of revealing possible lives, and nothing can more nearly correspond to this heightened, superficial holiday sympathy than reading short stories. Going from one valley to another leaves the mind full of fresh pictures and possibilities, and just the same feeling is given by reading an assortment of short stories called *A Story Anthology* 1931–1933, edited by Whit Burnett and Martha Foley (Cape, 7*s.* 6*d.*). They are all selected from the pages of *Story* in the days when it was published in Europe. *Story* was a magazine which was at first only cyclostyled, since there was no hope of its paying its way or its contributors. But the financial collapse in America, altering popular psychology, gave *Story* its chance; and it is now an established and successful periodical. And just as chance may lead the holiday-maker to some inn where he cannot breathe and where even the pores of his skin feel clogged by the surroundings, so in this anthology of the exiled days of *Story* there are stories which make one shudder at their falsity and pass on. There are the modernistic, all of which strike me as bad; a few imitation Hemingways which are good after their kind; and the really good and the really bad. The one which seemed to me to stand out above the others was *Bertha*, by Bruce Brown, the story of a lodging-house keeper who is pursued by the amorous star-boarder, Old Man Hinds, and who at a time when the little Southern town is full to overflowing, is driven to share his unsavoury septuagenarian couch for the sake of putting up an extra lodger. There is a touch of Maupassant, no studied imitation, but the unconscious likeness of one artist to another, in this story, and Bruce Brown is a writer whose future work is worth looking out for.

* * *

There are a number of memories of childhood and pictures of school-life. Of these Erskine Caldwell's *Indian Summer*, the description of two boys stripping a girl who has been spying on them, and "mud-caking" her, particularly delighted me. The way in which the boys repeat themselves endlessly and in which their experiment in terrorism tails off to an abject anti-climax has the quality of an absolutely authentic experience—indeed the quality of a memory. *One With Shakespeare*, by Martha Foley, a picture of the happiest day in a schoolgirl's life, when her adored English mistress tells her that she has "a spark of the Divine fire" has the same quality of being drawn from one's own emotional experience. How badly the attraction of schoolmistress and schoolgirl for each other can be represented is shown in *The Unrecognised*, by Gil Chard, where complete unreality and bad writing go together. The device of the repetitive conversation of the boys in Erskine Caldwell's *Indian Summer* is also employed with Hemingwayish effect in *A Casual Incident*, by James Farrell, in which a horrible boring Pole utters, in vain, variants of Mae West's famous invitation "Come up and see me some time," to the Kid, a street-corner boy of twenty, who repeatedly rebuffs him with the formula: "I'm pretty tired." This grim scene, which has the sordidness of spider and fly, achieves a fine comic effect by mere economy of phrase.

* * *

Three stories stand out, with Bruce Brown's *Bertha*, as creative works on a higher level than any of these snapshots. *A Visit With The Master* (the English reader should read *to* instead of *with*), by Theodore Pratt, is a story of that delightful kind in which truth is raised to something not far removed from farce. An American disciple arrives to visit the master in the South of France.

> There would be long evenings together, sitting with the grand old man of literature before an open fire exchanging opinions. He was glad he had brought his evening clothes with him. He liked the picture of them together in dinner jackets; somehow it put just the right touch to the importance of the occasion . . .

He finds the grand old man in his garden digging in manure.

> He shook off a blob of manure that clung to his bare ankle and stepped forward. They clasped hands. George's pink, manicured nails rested for an instant in startling proximity to broken dirt-encrusted claws. To them George could say none of the things he had prepared and rehearsed. The claws waved toward some small prickly plants that looked like cacti and might as well have been as far as George was concerned. "These are my artichokes," Pillsbury said. He spoke as though he were introducing dear friends.

I have seen something like this in real life, or heard rather the same story from the master's account. What makes it funny is to have it put entirely from the point of view of the egregious American disciple. *Ike and Us Moons*, by Naomi Shumway, and *Arrangement in Black*, by E. P. O'Donnell, are perfectly straightforward, quite unpretentious direct stories which show up more than could anything else the emptiness and silliness of the modernistic school which is represented by the *Untitled Story* of José Garcia Villa, *Dirge* by Eugene Jolas, and *Rest Cure* by Kay Boyle. But the virtue of this anthology lies in its being so full of the unexpected. It is a perfect book to dip into on a holiday.

DAVID GARNETT

## NEW NOVELS

**The Thin Man.** By DASHIELL HAMMETT. *Barker.* 7s. 6d.
**A Young Man in a Hurry.** By T. O. BEACHCROFT. *Boriswood.* 7s. 6d.
**More Pricks than Kicks.** By SAMUEL BECKETT. *Chatto and Windus.* 7s. 6d.

In my somewhat limited experience of English detective stories, far too many murdered men are discovered in the pannelled libraries of ancestral country houses near Sevenoaks, and far too many detectives, detectives' amateur aides, suspects and the suspected accomplices of suspects, speak in what is vaguely but euphemistically termed a "public school accent." Gentlemanliness haunts the scene of the crime; though the criminals themselves—Chinamen, Bolsheviks, international dope-peddlars and the like—may resort to such desperate and ungentlemanly methods of procedure as plunging their victims, still alive, into baths of bubbling and seething acid, the meteoric appearance of Bulldog Drummond, magnificent with wavy brilliantined locks and something that resembles an old-Etonian tie, turns our thoughts to the Motherland at her brightest and best. Behind Drummond are the misty elm-rows of an English playing-field; in front of him is the aureate image of a "nice girl."

There are no trimmings of this kind to Dashiell Hammett. We have all heard—many of us a trifle impatiently—the admiration expressed by bishops, statesmen, scientists and distinguished litterateurs for works of the modern detective school; but, among exponents of that art, Dashiell Hammett is almost alone in being praised by writers as a serious writer and by good novelists as a master of their business. Hemingway and Sinclair Lewis combine to admire him. From internal evidence, I should imagine that Dashiell Hammett also admired Hemingway; for his new novel, *The Thin Man*, is not only an absorbing and extremely ingenious "thriller," but contains portraits, snatches of dialogue—written in a terse colloquial vein—and lurid glimpses of New York drinking society, that Hemingway himself could not have improved on. His characters exist apart from the drama; while reading the conventional detective story, it is necessary to bear in mind a certain number of names and titles, attached to fictitious personages who are distinguished from one another by various rudimentary and easily remembered personal traits, but who have no intrinsic claim to our attention. Mr. Hammett's characters are completely unorthodox. What will the British public say of a detective—now happily married—who has once had "immoral relations" with the woman he suspects of having murdered her divorced husband's mistress and confidante?—whose first thought, when he wakes up in the middle of the night, is to ask his wife to pour him out a whisky and soda?

Beside this gregarious modern sleuth, the morphinomaniac solitary of Baker Street, brooding like Paganini over his violin, shrinks away into jaundiced insignificance. For *The Thin Man* introduces us to real characters; Mimi Jorgensen, a "dizzy blonde," now considerably past her prime; Dorothy Wynant, her daughter, whom Nick Charles describes—briefly and expressively—as "cute but cuckoo"; and Gilbert, her studious, neurotic son. Suspense is maintained to the final page. Mr. Hammett adheres to the recognised and well-tried formula that responsibility for a crime should eventually be brought home where it is least expected; but, during the course of the story, suspicion is distributed with such a clear, yet such a casual and rapidly moving, hand, that the most practised reader may be forgiven if he loses the trail. *The Thin Man*—unusually brilliant read as a detective-story—has every right to consideration on its literary merits.

The fact that the literary virtues of Mr. Dashiell Hammett's story are, to some extent, a by-product of his method and have not been superimposed upon the narrative, makes them the more surprising and enjoyable. Here the novelist is only secondarily an artist; Mr. Beachcroft, who appears for the first time in book-form with a volume of short stories, *A Young Man in a Hurry*, devotes all his intelligence to producing works of art; and it is by the aesthetic standard he has set himself—often an exceedingly high standard—that the critic must attempt to adjudge his success or failure. The pace of these stories is not strenuous. Indeed, given Mr. Beachcroft's descriptive faculty, his cleverness in the management of words and his feeling for character—qualities that very seldom fail him—he seems unduly modest in his choice of material. *A Young Man in a Hurry* is a rustic anecdote. Incidentally, it is one of the slowest and least interesting stories


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in the entire book. A great deal more concentrated and impressive is that really admirable story, entitled *The Eyes*, the study of a doctor—himself nerve-worn to the verge of complete physical and mental collapse—at the bedside of a child who is dying of meningitis:

> The eye was flooded with a bright light from the mirror of the opthalmascope. . . . Sylvester was looking into the depths of a motionless rose-red pool. The beam of light clarified the translucent outer tegument of the eye; it shone past the cornea and the aqueous humour, through the tense and vitreous body with its hyaloid membrane, and gently irradiated the crimson floor of the pool itself—the delicate retina. This deep background of red was now his whole field of vision. As he gazed the glowing pool changed into a vault of dark roseate midnight, stretching unfathomable leagues above his head, while he, sole gazer, stood rapt and frozen in timeless watching. Far off at one side there glimmered a pale nebula of wax-like yellow, marking the point where the optic nerve led to the brain behind. From here diverged the delicate and immense wanderings of the veins and arteries across his firmament: the veins deeper in colour and the measureless arteries gleaming like rubies. . . . At the moment some purulent suffusion paralysed the brain, the blood paused in its steady passage. . . . A minute colourless point . . . appeared in each channel and moved in slow pulsations across the vault: then another. The flow changed to single beads . . . sluggishly one final drop moved—paused; moved; then stopped. And the rose colour at once began to fade—faster and paler till the whole vision was drained of colour, and died away, misty and cere.

This long quotation (in which I have taken the liberty of running together the separate paragraphs) should leave no doubt of Mr. Beachcroft's descriptive competence, or of the skill with which he extracts a moving and dramatic beauty from a precise and emotional prose-statement. None of his stories are vulgar; few are dull; every story contains a passage that is worth remembering.

Mr. Beachcroft is naturally accomplished, but unnaturally modest. Sometimes, when we feel that he should be pedalling uphill—even at the risk of coming a cropper; the best writers have had the courage to write badly—he is content to free-wheel down a smooth incline. Mr. Beckett is aspiring but injudicious. *More Pricks than Kicks* is an annoying book. Its author would appear to have pored long and affectionately both on *Ulysses*—particularly its earlier sections—and Mr. Joyce's monumental *Work in Progress*; and the result is a collection of drolatic episodes, ten chapters from the life of a grotesque semi-legendary personage, who includes hints of Stephen Daedalus and Leopold Bloom. Belacqua is the typical modern scapegoat; his preparations for a mid-day meal—described very amusingly in the first episode, *Dante and the Lobster*—bear a marked resemblance to Mr. Bloom's preparations for breakfast and are retailed with the same tragi-comic gusto. His amorous misadventures are especially good; with *Dante and the Lobster*, *Love and Lethe*—the story of an abortive suicide-pact; resolutions and farewells that change to embraces—comes nearest to existing on its own account. Elsewhere, as in the feeblest item, *A Wet Night*, the pastiche has very little to recommend it.

PETER QUENNELL

## MADAME DE MAINTENON

**Madame de Maintenon and Saint-Cyr.** By H. C. BARNARD. *Black.* 10*s.* 6*d.*

Hitherto, we are told, there has been no English book on this subject. It seems very odd; but at any rate there is now an excellent one.

Everyone has heard of Mme. de Maintenon's famous school: few, perhaps, realise, what Dr. Barnard makes abundantly clear, that its foundress was above all else a woman with a vocation. She did not, like Florence Nightingale, reject "natural happiness," but it passed her by; her first marriage was no marriage, her second an honourable burden, and of course she was childless—but that hardly mattered. For this woman with the "masculine" intellect, whom Louis XIV nicknamed "Votre Solidité" and "La Raison," the embodiment, it might seem, of good sense and strength of mind, was maternal with a passion that makes the ordinary "doting mother" look extremely flimsy. The nuns of Saint-Cyr, if they did regard her as their patron saint, had some excuse; from first to last she appears as a living Charity, surrounded by children, children clinging to her hands. She was "la mère des pauvres"; the village school for little girls was "son paradis terrestre." The "uncrowned queen of France" drove to Saint-Cyr in the morning almost before daylight, so that

she could help to dress the smallest girls and comb their hair. The great joy of her last years was the society of a child whom she taught to read and write, and who called her "Maman." In the spring of the year in which she died there was a very cold spell: "elle pensa . . . aux petites demoiselles de la classe rouge" (the youngest children) "et dit à Mme. la Supérieure: 'Ces pauvres enfants souffrent bien du froid; je voudrais en tenir trois ou quatre dans ma niche.' Une autre fois elle dit, étant dans son lit: 'Je voudrais pouvoir en échauffer cinq ou six avec moi.'" There is a largeness and simplicity in all this beyond mere charm.

And in her, as in Florence Nightingale, the divine fervour of charity was united with a thoroughly practical, active turn of mind: she was not only a lover of children, but an educator, and an organiser of education. Saint-Cyr, a school for the daughters of impoverished nobles, was the last and greatest of many experiments. Mme. de Lafayette thought she had started it "to amuse the king"—it would be nearer the mark to call it the King's wedding present to her. But though Louis approved of the scheme on general principles, there is no doubt that he was "amused" also, and found it a most attractive species of good work. "Often he would arrange to meet Mme. de Maintenon at Saint-Cyr and to walk with her in the grounds"—pleased, very excusably, with his creation; and he visited the school itself from time to time. One must be extremely puritanical not to feel a certain charm in the elderly king's relation with the demoiselles. "I come, young ladies," he said to them on one occasion, "because I have been told that you would like to see me"; and he added that it made him feel rather like one of "those curious animals that are sometimes shown at a fair." There is an account of another visit in 1704—the year of Blenheim. "He arrived one spring afternoon when the garden was at the height of its beauty. The girls, with flowers in their hair, were dancing in groups to the music of their own voices. As the evening shadows began to fall, they gathered themselves into one company and 'in voices which seemed to come down from heaven' sang a hymn which began thus:

> Du Seigneur troupes fidèles,
> Anges du ciel, veillez tous,
> Veillez, couvrez de vos ailes
> Un roi qui veille sur nous."

It reminds one of the evening scene in Dante's Valley of Princes. "Bonsoir, mes enfants," said Mme. de Maintenon; "le roi est content de vous."

But at first his favour had almost wrecked the school. It was the fashion for great ladies to call—upsetting the routine, turning the girls' heads; and then there were the fatal performances of *Esther*. Their success was enormous. "Love scenes" went quite out of fashion: simplicity and innocence—touching, sublime innocence—were all the rage. Meanwhile, the productions involved endless trouble; the whole school was turned upside down by them, and the girls all began to see themselves as Court ladies. Mme. de Maintenon's resolution was: Never again. Sewing and housework, not publicity and poetry, were in future to occupy her children's minds. In time she relaxed a little, but she never forgot *Esther*.

Mme. de Maintenon had the usual distrust of learned women, coupled with a thoroughly French belief in reasonable women: her girls must above all be taught to reason, but it will be useless and dangerous for them to *know* much. They are to learn reading, writing and arithmetic—almost no more. They are never to read for pleasure or curiosity, but "pour s'instruire"—that is, only a very few religious or moral works. Out of class, they are never to write anything. They will only become conceited and talkative, and set up for fine ladies, if a more extended education is allowed. This is hardly the programme of a pioneer, and on the side of discipline she appears, at first, even more unsympathetic, for the essence of *that* is to be "une vigilance sans relâche." "We can never leave them without their coming to some harm." And so, in the whole thirteen years of their school life, these girls never by day or night had an hour's privacy; they were never alone; they were never alone with each other; they were not allowed to go about the building unaccompanied; they were not even allowed to converse in undertones. Friendships were severely discouraged; they must show no preference for one or other of their companions. It sounds pretty grim.

But, as with the charming poetical business of *Esther*, there are two sides. In the first place, though Mme. de Maintenon's girls were not taught much, they were taught a good deal more than most girls. If they had not been admitted to Saint-Cyr, they would have had a gouvernante who was little more than a nursemaid, and knew nothing; or they would have been sent to a convent, educated, if at all, like nuns in embryo, and dismissed in a state of cloistered ignorance very unpromising for their usefulness and good conduct "in the world." Mme de Maintenon, for whom a sense of reality was only less valuable than *la raison*, could not forgive convent schools. "A little girl," she writes, "who was repeating the number of the sacraments to me hesitated and was unwilling to name marriage; she began to laugh and said that it was never mentioned in the convent from which she had just come." Her instructress was really shocked. "What! never to mention a sacrament instituted by Jesus Christ and honoured by His presence! . . . Do the girls wish to be more modest than our Lord?" And she adds, characteristically: "When the girls have entered the married state they will see that there is no cause for laughter." *Her* children are to be taught their duties in good time—their social duties by precept, their housewifely duties by helping in the domestic work of the school. Their health is a matter of passionate concern, and for that reason fasts and austerities are discouraged. The food is good and abundant—the community must save on anything rather than on that. Out of doors the children may play active games, running, jumping and dancing—"it makes them grow." Indoors there are chess, draughts, skittles, bagatelle. Cheerfulness is almost as important as health in the eyes of their institutrice: it is, if not a virtue, a condition of virtue, and when a new pupil is offered to her she makes a point of asking "si c'est une fille gaie." And her girls may well have been cheerful, for after all the discipline of the school was only the usual convent discipline greatly modified—it was probably not felt as a hardship. They had many advantages. They sang, they danced, they drew, they might learn the violin or clavichord; when they had worked well, as a reward they acted little plays in class. And the class-rooms were pleasant civilised places, with their tapestry and pictures, flowers and music. No wonder if Saint-Cyr became like home to them, and many chose to spend their lives there.

For it was not merely a school; it was a kind of training college. In every group the quicker girls helped to teach the others, and so it was possible gradually to select those with a vocation—with

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the desire and ability to teach. (Mme. de Maintenon, having a vocation herself, insisted strongly on it; whereas in convent schools it sometimes happened that "those nuns least fitted for teaching took it up in a spirit of penance and with the curious belief that merely because it was unpleasant it must be morally beneficial.") Only former pupils of Saint-Cyr were allowed to teach there; this ensured a religious adherence to the Maintenon tradition, but it was bound to lead, in time, to an odd state of things—girls were to be taught how to live "in the world" by those who had withdrawn from it at the age of seven, and who had themselves been taught by those who had withdrawn from it . . . and so on. Saint-Cyr would be, more and more, a gracious relic, a survival, at best an oasis. Actually, of course, the Revolution put an end to it.

This is an imperfect outline of Dr. Barnard's fascinating subject. His book is a work of scholarship, scrupulous, fully documented: one can feel quite safe with it. K. JOHN

## THE END OF "LAISSER-FAIRE"

**Studies in World Economics.** By G. D. H. COLE. *Macmillan.* 12*s.* 6*d.*

The common purpose of the collected essays in this volume is the restatement of economic principles and theories demanded by the changing conditions of economic life. *Laisser-faire* doctrine, with its reliance upon the profit-making incentive to maximise both productivity and consumption, is shown to be inapplicable to the capitalist system in its present working. The old notion of a capitalism guided by an invisible hand so as to serve the needs of the consumer is so out of keeping with actual business operations that it must be scrapped. More than that, the failure of our capitalism to operate efficiently as a productive system is now, for the first time, made manifest to all with eyes to see and with minds not blinded by obsolete economic teaching.

The three opening essays by Mr. Cole constitute the most devastating criticism of what may still be termed "the orthodox political economy" that has yet appeared. For he tracks down remorselessly the various shifts and disguises adopted by the Austrian economists and their academic servants in this country for the retention of the profiteering system, as the only system that can furnish the desirable utilities in their proper proportions. He exposes the fallacious working of a marginal utility which takes for granted the monstrous inequalities of income and consuming power that ensue from private controls of the several factors of production and their prices.

No equilibrium between the full productivity of modern technique and a rising consumption to keep pace with it can possibly proceed from the policy of the existing price system. The trend towards "rationalisation," adopted in so many countries, is the fumbling of unrelated groups towards restriction of output and regulation of prices in the several industries. It has no common mind and no social purpose. Some of Mr. Cole's most serviceable thinking is directed to the planning which the conscious adoption of a social purpose must require. In this "planning" he recognises the nationalisation of banking and monetary supplies as a basic demand, but he refuses rightly to regard the consumer's credit, or Dr. Hayek's monetary projects, as sound remedies for a disease which is not in its final analysis financial, though involving grave financial disturbances as by-products.

The main lines of his socialistic planning are thus laid down:

> (*a*) A collectively planned economy designed to secure the right relative application of productive resources to the various kinds of production; (*b*) a mechanism of income distribution which will base the amount of income it distributes on the magnitude of the available productive resources; (*c*) a system of controlled prices to preserve the proportion between the planned production and the amount of income distributed; (*d*) a controlled financial mechanism designed to correct disequilibrium due to the time factor or to any tendency to leave available income unspent.

Mr. Cole fairly faces the difficulties involved in so comprehensive a design.

He holds that human nature, if deprived of all opportunity of individual economic advancement, will readily respond to a new collective impulse of social service and that socialism will, therefore, not suffer either from a slowing down of invention and initiative in the creative few or of routine energy and efficiency in ordinary workers. The logic of complete social planning also compels him to maintain that ordinary men and women will readily accept a "distribution according to needs," in which the needs express not free individual desire or choice, but the "collective judgment of the needs of the community." On both these issues a defence of individual liberty will be put up. A strong case can be made for limiting socialisation to the provision of those goods and services which are standardised alike in their production and consumption in that they meet and satisfy those needs which are common to all consumers, leaving open to free individual activity the profitable satisfaction of those consumer needs which express free personal choice and which are, therefore, not conformable to community standards. Another difficulty arises from reading the fine concluding chapter upon "Loyalties," which asserts the doctrine that the will of members of the community, as represented in the State, has no claim to paramountcy over their will as expressed in other forms of free association. Now, though many social activities and the loyalties attaching to them lie outside the strict sphere of politics and economics, in a State, or a world of States, where the entire economic government was established on the lines laid down by Mr. Cole, this State would seem to exercise a necessary sovereignty over all other associations in respect to their finances and the maintenance of public order. These unsettled problems of the relations between personality, other associations and the State would form subject-matter for another volume from Mr. Cole's prolific pen and powerful exploring mind. In this age of unsettlement and reconstruction in every department of thought, no man is better equipped in knowledge, understanding, courage and social sympathy for the task of building the new world.

J. A. HOBSON

## A POLICE RAJ

**The Condition of India.** With an Introduction by BERTRAND RUSSELL. *Essential News Press.* 2*s.* 6*d.*

Few things are more harmful in England to-day than the sedulous propagation of the legend that all is well with India and that the people are much happier than they were a few years ago. All is *not* well.

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Museum Street, London, W.C.1

This Report of the Labour Deputation, which went out to India in 1932, has already been proscribed in India itself. It is therefore all the more necessary for Englishmen to read it. Bertrand Russell's introduction, summarising its findings, is none too strong in its condemnation of the destruction of liberty which has taken place. The only result of proscribing this book will be to confirm the impression in educated Indians' minds that the Government is afraid to face the truth.

There were peculiar circumstances which led to the delay in the Report's publication, but it has not suffered seriously on that account; for the evils connected with special police powers and faulty jail administration in India are by no means things of the past. They are "hardy annuals" and a fresh presentation of them, even if delayed in the press, is never out of date.

"Poor devils," said a British officer to me once, in a district where punitive police had been stationed, "the whole of this neighbourhood will be looted before they go away."

Anyone who has gained even the dimmest conception of police extortion in India will understand what this officer implied. For where once the order for punitive police has been given, the rest follows as a matter of course; and in the same way whenever some new repressive law is brought in, placing fresh powers in their hands, it is not so much the exact wording that matters as the use which the police will make of it for their own gratification.

For these reasons the Labour Report, which deals mainly with the administration of law and order, needs to be studied very carefully indeed by all those who desire to know the truth about what has been happening in India in recent years. The Deputation had unique opportunities of seeing things as they really were and of forming a correct judgment about them. We rightly condemn the brutality which ushered in the Fascist and the Nazi regimes. We also refuse to condone the cruelty which accompanied the rise of the Soviet rule in Russia. But the anxious question continually rises, as we read these pages, whether we ourselves are not guilty of committing similar acts.

For over a large part of British India the police have clearly got the upper hand and in certain districts something not unlike martial law prevails. We have here, set down in detail before us, verifiable examples which show us exactly what use the police have made of their extended powers, and no Englishman can read what is written without a sense of shame.

One defect in this Report may be pointed out. Sufficient space has not been allowed for the examination of the excesses of the popular party when they had the upper hand, especially in cities like Bombay. When I was in India a short time ago I heard that side of the story from those who had suffered. But two "wrongs" can never make one "right"; and the responsibility of the British Parliament for allowing the present police tyranny in India to continue indefinitely is becoming more serious every day. A Commissioner should be sent out at once, who knows fully what is expected from a decent police force in this country; and there should be a fearless open inquiry. The Commissioner should also examine at the same time the prison system, and advise improvements there also.

For the corruptions which this Report discloses are still being practised. The jails have still their convict warders, who are grossly subservient to their officers and brutal to those among the prisoners who are unable to find the means to bribe them. While, in ordinary times, it is hard enough to keep such subordinates under strict control, it is impossible when new powers are put into their hands every day and new avenues of corruption are continually being made open to them. Villagers under these conditions are harried beyond all bearing. Exactions are made from them which cannot be refused. It is only necessary to live in close touch with them to know how illegal and unjust these exactions may be. The inevitable result follows. The British rule itself becomes thoroughly unpopular among the masses.

India is a land of villages. The final test of good or bad administration lies there. This Report of the Labour Deputation shows clearly that the bitterness of injustice is entering deeper every day into the villagers' own minds. It is true that outwardly they have now submitted to superior force and even used flattery towards officials—that most dangerous of all deceits. But inwardly an entire change has taken place during the course of a single generation. Their outlook upon British rule has changed its perspective. For to-day in almost every province there is a seething discontent ready at any moment to break forth.

How that discontent is being actually fomented by the Administration itself is made clear in these pages. Things are bad in other provinces, but in Bengal the Government has been led on step by step to a rule of arbitrary force which punishes the innocent along with the guilty. "Law" and "Order" have become lawless and disorderly. The violent revolutionary movement has been met with administrative violence. A vicious circle has been formed from which there is now little chance of escape.

C. F. ANDREWS

## THE MULLIGAN

**The O'Gorman Mahon.** By DENIS GWYNN. *Jarrolds.* 18*s.*

Mr. Denis Gwynn has found an almost ideal subject for a rococo biography in the career of the Charles Lever Irishman, who chose to call himself the O'Gorman Mahon, and persuaded such untractable personages as Palmerston and Gladstone to do the same. Mr. Gwynn suffers from absence of material, for the O'Gorman Mahon or J. P. Mahon, to give him his proper name, was far too busy to put any of his absurd occupations down on paper. But Mr. Gwynn has utilised his scanty sources so skilfully that he has been able to fill out a quite respectable volume without creating the impression of inventing anything himself. An unfortunate paragraph imitating the last passage of "Queen Victoria" is all one could wish away.

One useful service the O'Gorman Mahon performed in the ninety years of his violent and somewhat ridiculous existence. It was undoubtedly he, a small Irish landowner, twenty-six years old, who induced O'Connell to come down to Clare and fight the most famous and effective of all by-elections. Two years later in 1830, on O'Connell choosing another seat, he was returned for the county himself. In 1891 when he died, he was once more in the House as member for Carlow, and a follower of Parnell. A fine span of parliamentary life certainly, though needless to say he was not a member the whole time. He was generally occupied elsewhere, as Commander-in-Chief of the Chilian Army and the Uruguayan fleet, hobnobbing with Louis Philippe, persuading Bismarck to start a bank, doing God knows what in Turkestan, and fighting duels all the time.

For all his absurdity he had a genuine love of his country (it is the most attractive aspect of his character); though a landowner,

always anxious to make more than the most of his position, he was also always on the side of people who were less fortunate than himself. Sadly enough, he was the unwitting instrument, in old age, of doing a singular dis-service to his country. A boon companion of the ineffable Captain O'Shea, he it was who introduced the Captain's wife to his leader, and threw back the Home Rule movement for a quarter of a century. From this point of view he ended worse than he began.

In what consists the charm of the O'Gorman Mahon? The charm, perhaps of perfect health. Could one resist the eupeptic swashbuckler, who at eighty and more had the merry shining blue eyes of an Irish boy of eighteen? Certainly Mr. Gladstone could not, nor Palmerston, nor Louis Philippe, nor Bismarck, nor Napoleon III. However busy they were, they were apparently always willing to waste a little time listening to the O'Gorman Mahon, whose solicitations were generally on behalf of other people. He is finally the perfect example of how much one can get in life by the simple process of growing old, without becoming cross. Gladstone it is true liked him because he was even older than himself. But the ordinary man liked him because he was so old, and so healthy, and nothing else.

One man however could resist the wiles of the O'Gorman Mahon, Thackeray, to whom he owes a sort of ghostlike ricochet of an immortality. For Mr. Gwynn proves, especially by the illustration, that the O'Gorman Mahon was certainly the Mulligan of Mrs. Perkins' ball, and the author provides us with a specimen of the O'Gorman Mahon's man's conversation when in his cups.

> *The Mulligan:* I tell ye, ye are the Butler. Go get me some more champagne; it's good at this house.
>
> *Mr. Perkins* (with dignity): It *is* good at this house; but——
>
> *The Mulligan:* But what, ye goggling bow windowed jackass? Go get the wine, and we'll dthrink together, my old buck.
>
> *Mr. Perkins:* My name Sir is *PERKINS.*
>
> *The Mulligan:* Well, that rhymes with Jerkins, my man of Firkins. So don't let's have any more shirkins and lurkins, Mr. Perkins.
>
> *Mr. Perkins* (with apopleptic energy): Sir, I am the Master of this house, and I order you to quit it, I'll not be insulted Sir. I'll send for a policeman Sir. What do you mean, Mr. Titmarsh, Sir, by bringing this—this beast into my house, Sir?

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This is perhaps as near as we can get to-day to the O'Gorman Mahon.

Certainly the O'Gorman Mahon lived a very long time, to very little purpose. He married for money, dissipated his wife's jointure and then abandoned her. He killed a good many people in duels, and generally added to the sum of human misery wherever he went. Those who think life ought to be a continual demonstration of civic excellence will not find much to interest them in the O'Gorman Mahon. But those who think life can also have an aesthetic and amoral existence of its own will be glad to know of him. And he had lively powers of repartee. When some cynic cast doubts on his title, he was able to retort magnificently that only three people in the world had a right to it, the Devil, the Pope and the O'Gorman Mahon. FRANCIS BIRRELL

## MALEKULA

**Malekula—A Vanishing People of the New Hebrides.** By A. BERNARD DEACON. Edited by CAMILLA H. WEDGWOOD. With a Preface by A. C. HADDON. *Routledge.* 42*s.*

Bernard Deacon went out from Cambridge with a brilliant record behind him to study the social anthropology of the natives of the New Hebrides. When his work there was nearly done he died. The present book is the salvage of his results undertaken and well accomplished by Miss Wedgwood, herself a distinguished anthropologist. The preface by Haddon is a fine obituary of Deacon.

The book is a fund of information on the natives of the island of Malekula as they were, and, parenthetically, on their present miserable condition, which is revealed in occasional citation from Deacon's letters. It appears that the French Government is interested solely in commercial exploitation, while the condominium between England and France does not make English administration easy. The net result is a deplorable native condition marked by severe ravages of disease and of drink. The French realistically hope to import better and more servile native labour when the aboriginals die upon their lands.

Despite the apathetic condition of the stricken survivors of epidemic diseases, Deacon was able to collect a great deal of information from the few old men left. He was not allowed to work in the dangerous territory of the warlike Big Nambas to the north, who have preserved themselves better by maintaining hostility. Nevertheless, even from there he recorded a most interesting institutionalised form of homosexuality marked by as much exclusiveness of rights as marriage, and also by the prohibition of incest to far degrees of kindred in the operation of the institution—this in addition to other facts less novel to anthropology.

In all, the results are an invaluable record of a people now vanishing rapidly. Excellent detailed descriptions are given of the men's club-houses with their grades and rites, of marriage, economic life, and of the methods of disposal of the dead. The record is plain and straightforward, and may provide good material for an interpretation which only Deacon himself could have given with complete certainty. Nevertheless, Miss Wedgwood has discharged her duties as faithful editor with such care that we may hope for a ready use of the material in theoretical interest from her in future R. F. FORTUNE

## THE IDEAL REPUBLIC

**A Preface to Action.** By GEORGE E. G. CATLIN. *Allen and Unwin.* 8*s.* 6*d.*

It is exceedingly important that at a time like this, when rapid changes are taking place in our political, economic, social and religious faiths and institutions, these changes should be understood and rationally ordered. Professor Catlin here makes a serious and able exploration of the forces operative in these changes with suggestions for their conscious control. He rightly begins with an examination of the raw material of these forces, the instinctive urges and desires of the animal man. Exploring the erotic, the economic, the power and the religious instincts as expressed in social conduct, he seeks to show how they can best co-operate towards the formation of a sound human community. Some readers will object to his widening of eroticism from the narrow circle of the family to the human family, or community. Others will hold that he underestimates the dominant control of economic forces in political and other social activities. A fuller consideration of the part played by business motives in the ex-

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**HUTCHINSON & Co. (Publishers), Ltd.**

ploitation and direction of the power instinct than Professor Catlin here gives is certainly required for the refutation of the rigorous Marxist doctrine.

For most readers the main interest of the book will lie in the criticism of crude democracy and the special part in good economic and political government that ought to be accorded to a Platonic *élite*, a minority with a gift for leadership and a ripe feeling for the community. How to secure that the "disinterested" and not the "self-interested" shall wield power is more and more recognised as the central problem of good government. We do not think that Professor Catlin, or anybody else, can furnish a fully satisfactory solution. Indeed, his insistence that the problem is essentially a religious one, the sense of disinterested vocation in the minority wielding power, has so little support from history outside the narrow circle of dogmatic religion, that it will seem to the average sensual man an impossible demand. And yet it is certainly true that the condition of the making and working of a sound community must be, as he insists, the exercise of power by the few into "accountability" to the many, and the orderly extension of human co-operation from local and national to international government in every field of action. The hardening of the heart of humanity at the barrier of nationalism he rightly recognises as the supreme danger of our time, being in effect a declaration of international anarchy.

The chapters on the religion of Catholicism, Toryism, Fascism, Communism, all poisoned by the falsity of their "myths" and the intolerance of their practices, clear the way for his final plea for the supremacy of reason in harmonising the permanent impulses of human nature in social institutions which, though well established, shall be adaptable to an ever-changing order. Too much is crowded into the concluding chapter, too many quick allusions to writers of our time, too much harking back to Plato as the leading authority for Professor Catlin's opinions. But the book, taken by and large, is a very important contribution to the serious thinking that is required if the leaders and followers of the rapid reconstruction inevitable in every department of life are to proceed by a rational experimentalism instead of a wild empiricism of trial and error.

## TWO BOOKS ON BIRDS

**Here and There with Birds.** By E. W. HENDY. *Cape.* 7s. 6d.

**The Days and Nights of Birds.** By JACQUES DELAMAIN. Translated by MARY SCHLUMBERGER. *Gollancz.* 6s.

For the business of the literary naturalist two quite independent gifts are necessary. He must be sensitive to the emotions caused by "nature," and he must have a great literary gift if he is to reanimate such emotions in his readers.

Mr. Hendy has the first. It is not difficult for anyone who has some first-hand knowledge of the pleasures of looking at birds, to understand how thrilling must have been some of the adventures described. If one has often hoped to see a long-tailed duck or a grey phalerope, it is not difficult to imagine someone else's excitement at seeing them for the first time. As a means to obtaining vicariously some of these excitements Mr. Hendy's book is to be valued.

As literature, as an attempt to re-create the emotions of the naturalist, Mr. Hendy's book is a failure. This is not, though, from lack of effort in this direction. Efforts at "prose poetry" are only too common, and one cannot help being somewhat shocked by things like Mr. Hendy's tribute to the Dartford warbler: "fancy imagines it surrounded by an exhalation or aura of its elf-like personality." What is being described is indeed something interesting and beautiful, the reflection of sunlight around the bird's plumage. But there is something desperately wrong with a description which is reminiscent of motor-car advertisements of "the lure of the road," and such like. The book suffers from being a collection of newspaper articles, and the influence of Hudson is also partly to blame. His habit of writing short studies of particular birds or places as he wandered about the country seems to have damaged the older tradition of White and St. John, and to some extent of Jefferies, that of writing at sufficient length to build up a real and solid world in our imaginations, in which the sudden flash of emotion can occur as easily and spontaneously as it does in life.

Though V. Sackville-West and the publishers exaggerate in calling M. Delamain the equal of Hudson, he is clearly a naturalist of great literary talent, and a most curious and interesting sensibility, nearer to Fabre, or even to Virgil, than to any of the English. By giving his book an order and arrangement, following the seasons, or the succession of night and day, and by dealing with the birds and scenery of a particular countryside, he is able to get an effect of solidity and reliability of the greatest value in producing a literary equivalent of naturalist emotions. His generally rather steady and scientific manner—very like Fabre's—is equally useful in convincing us that we are in a real and solid world. Consequently, we are able to accept the moments of emotion easily and naturally: they are not purple patches, but incidents of the world created for our imaginations.

M. Delamain has in this been admirably served by his translator, who has given the work an English style that not only avoids the usual clumsiness of translations, but has a grace and distinction of its own. The numerous difficulties of translating the names of birds, about which French is often both technical and inadequate, have been avoided without any perceptible error.

It may be said with some assurance that anyone capable of enjoying nature in literature would be well advised to read this book.

J. H. BELL

## THE DIVINE MARQUIS

**The Revolutionary Ideas of the Marquis de Sade.** By GEOFFREY GORER. *Wishart.* 8s. 6d.

There have been many books since the middle of the last century on the almost mythical Marquis de Sade, and all fall into two classes—laudatory and damnatory. Mr. Gorer's book is no exception. It is an essay in rehabilitation, but new in that it brings forward De Sade in the guise of philosopher and statesman rather than as literary genius, the war-cry of previous apologists. The work under consideration, despite its new conception of the subject, does not bring forward any new evidence. The author relies instead on a new exegesis of the Sadic philosophy. He claims originality of material only in the incorporation of autobiographical details, chiefly from the novel *Aline et Valcour*, but it is to be remarked that Guillaume Apollinare had already demonstrated the personal factor in this novel. It is rather unfortunate that Mr. Gorer has been content to let slip the opportunity of investigating the possibility of the survival of De Sade's diary, which is known to have existed as late as 1828.

This latest champion is as convinced of De Sade's genius as the most romantic of the Romantics of 1840, and his attitude is a little difficult for the modern reader to appreciate. One remembers reading De Sade for the first time with a vague surprise that such a fuss had been made about a rather insignificant writer. We are no longer in the position in which Baudelaire and Swinburne found themselves, when to quote De Sade was "épater les bourgeois." True, Mr. Gorer has not quite that naive nineteenth-century attitude, but one feels that his championship of the former outcast has betrayed him. It would have been advisable to temper his admiration by comparing De Sade with contemporaneous writers, and his treatment of the novel *Zoloé et ses deux Acolytes* suffers from this lack of perspective. The work is a "roman à clef" retailing the current scandal about Josephine, Napoleon and Barras; for De Sade's commentator it is otherwise. "With quixotic rashness this old man tried to warn his lethargic fellow citizens" (against Napoleon). Were this a solitary work the interpretation would be possible, but one has only to consider the long line of thinly veiled satire on court morals, of which Crebillon's *Zéokinizul, roi des Kofirans*, and Diderot's *Bijoux*

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**Extracts from an article by the Berlin correspondent of "THE TIMES," April 18**

. . . " In surveying the position of the German Jews they must be divided into two groups—those engaged in public service, the professions and in literary, artistic or theatrical activity, and those engaged in business, trade and commerce. The fate of the first group was determined by the famous " Aryan paragraph " of the Civil Service Act of July 1st, 1933, which ruled that none who were themselves of, or were married with a person of, Jewish descent within two generations might hold their posts. This has affected Government officials, university professors, members of the State judiciary, members of the armed forces, State and municipal employees and workmen, surgeons at State hospitals and the like. The same principle was applied to the law. . . . In practice the same principle was applied to the Press, the stage and the screen : " non-Aryan " journalists, singers, actors and producers were eliminated by one means or another. In practice also the field of activity for non-Aryan authors and dramatists . . . .was severely restricted. It has never been possible accurately to estimate the proportion of the Jewish population of 560,000 which emigrated in the first year of these conditions; but emigration is so difficult as often to be almost impossible. . . . The dilemma of these Jews is truly terrible. What field of unrestricted activity, therefore, remained open to the German Jew? The answer is, according to official pronouncements, that of economic activity, and this brings the survey to the second group of German Jews. . . . But here practical difficulties arose. The Jewish shopkeeper might survive local and private boycotts of diminishing intensity, but it was of no avail to sanction the existence of the Jewish employer or manufacturer if he had no means of enforcing his authority."

Official pronouncements of the German Government since April 18th indicate that this policy towards the Jews is to be intensified rather than moderated. The new judicial law, together with the drive against " carpers and critics," announced by Herr Hitler in his May day speech, renders it probable that the flow of non-Jewish refugees, which has never entirely ceased, will continue, and makes it impossible for those already outside Germany to return there. Unless they can be helped to find new homes and new careers, their situation is desperate.

**TYPICAL CASES ARE :—**

E . . . . J . . . . , aged 25, trained nurse and welfare worker. Has opportunity of employment in Russia if fares and initial expenses can be provided . . . £20.

N . . . . O . . . . (M.D.). Was in charge of department in well-known Berlin Hospital. Has to keep parents. Can enter into partnership in nursing home in Italy as soon as he has British qualifications. Requires assistance towards paying examination fees . . . £45.

A . . . . D . . . . , student of economics. He has been granted £40 to enable him to complete a course at an English University, as he has then been promised an academic post in America. The grant has made this possible.

D . . . . B . . . . (a lawyer) can be re-trained for agriculture in Denmark and then has chance of going to Palestine . . . £40.

Expenses required for several doctors taking up positions in Turkish hospitals . . . £120 each.

THE ASSISTANCE TO THE GERMAN REFUGEES IS NOW AN INTERNATIONAL TASK DEMANDING THE SUPPORT OF ALL WHO BELIEVE IN LIBERAL PRINCIPLES. IT CAN BE APPROACHED ONLY IN A NON-PARTISAN SPIRIT, REMOVED FROM SECTIONAL INTERESTS AND NARROW PARTY AMBITIONS.

During the past year valuable work has been done through constructive schemes including retraining, educational plans, group settlements, schools and the placing of individuals in positions all over the world where they will not compete with British subjects. The need for funds is still urgent, in spite of the previous generosity of NEW STATESMAN AND NATION readers. Contributions should be sent to the Hon. Treasurer, Sir Karl Knudsen, K.B.E., at the Office of the Fund.

## 235, ABBEY HOUSE, VICTORIA ST., WESTMINSTER, S.W.1

'PHONE VIC. 5927. All other communications to be addressed to the General Secretary.

*indiscrets* are the best known, to realise that De Sade was trading on the eighteenth-century taste for topical indecency.

It is chiefly as a precursor and prophet of modern political ideals and sexual tolerance that Mr. Gorer wishes to present his subject. He claims for him a continuity of thought which is not borne out by his works, which are permeated with mutually contradictory theories. Great stress is laid in the introduction on the humanity of De Sade as an antagonist of capital punishment, yet his zeal in this cause is only equalled by his insistence on the innocuity of murder and rape. This is but a single example of his inconsistency, but his most sustained political polemic, the famous *Français, encore un effort si vous voulez être Républicains*, has hardly a paragraph which is not refuted elsewhere in the same treatise.

As to his reputation as investigator of sexual phenomena, it rests chiefly upon the projected tabulation of the 600 perversions outlined in the 120 *Journées de Sodome*. But far from being scientific, this systematisation of vice is characteristic of an age that delighted to reduce everything to mathematically symmetrical forms.

Mr. Gorer is probably right in rejecting a large part of the personal Sadic legend, though he does not give full weight to the fact that De Sade himself did not refute many of the accusations made against him. The man's character is all the more difficult to gauge, obscured as it is by the romantic demonism affected in his works, a schoolboy wickedness in literature which he has in common with the authors of the *Castle of Otranto* and *Don Juan*, to mention no others. His villains are a type of bogeyman now relegated to the films.

The book is a sincere attempt to "debunk" a monster legend, and so far as it serves to show De Sade as a mere man it is sound. The translations from the French are adequate, though occasionally slipshod. An index would have been of great assistance, though the book is otherwise well documented. NEIL MACLAREN, Jr.

## SHORTER NOTICES

**China.** By RENE GROUSSET. *Hamish Hamilton.* 25s.

This is the third volume of M. Grousset's comprehensive work *The Civilisations of The East*, and in it he deals historically and analytically with the art of China from the earliest times to the eighteenth century of our era. It is M. Grousset's aim to trace the development of Chinese aesthetic ideals as they have been expressed in pottery, bronze, porcelain and painting. With the theory that China has been merely a borrower and refiner of ideas diffused from India, the Near East and Europe, M. Grousset will have no traffic; and though he is perhaps a little too assured in his isolation of the Chinese genius prior to the Indian-Iranian Buddhist intrusion, every knowledgeable reader of his arguments and witness of his pictorial evidence will admit that in the Chinese arts there are elements, and they the most outstanding, that are not to be discerned in the arts of other civilisations. M. Grousset is at his best when he discusses the bronzes of the Chou period, and his correlation of their powerful and mysterious ornament with the forceful, cruel and superstitious character of the age in which they were created is a cogent piece of reasoning. Delightful too is his comparison of the poets and painters of the Sung period. But whether he is treating of Chou forcefulness, T'ang realism, Sung intellectualism, or the vivid Ming portraiture, he is as engaging as he is erudite. The volume is fully and beautifully illustrated, but there is no index.

**Town Government in the Sixteenth Century.** By J. H. THOMAS. *Allen and Unwin.* 8s. 6d.

That golden age, when the property owner was allowed to be a social nuisance, was certainly not the XVIth century when, as Mr. Thomas shows by reference to the town records of Cambridge, Chester, Coventry, Ipswich, Leicester, Lincoln, Manchester, Northampton, Norwich, Nottingham, Oxford and Shrewsbury, local government was inquisitive, active, powerful and efficient. As in Plantagenet times prices, particularly to the poor, were fixed and enforced, and when purveyors of commodities were recalcitrant and went on strike, the Councils did not hesitate to take the trade or manufacture into their own hand, often making useful profits at fair prices. We see them also tackling with energy the problems of drainage, waste-removal, and water supply, the latter being brought from clean sources outside the towns to conduits, to the people's doors, and apparently in some cases actually into private premises. Upon the house-owner lay the obligation of paving the roadway and of keeping the same clean and the channels clear. Houses were expected to be kept repaired, and when unlet property decayed the owners were, in some cases, ordered to restore them, and if they failed, then the property, land and all, became forfeit to the town. Rents were often controlled. It is a fine record of local legislation and service that is here recorded, and, as Mr. Thomas points out, plagues and other epidemics notwithstanding, the standard of sanitation was high. This little monograph is as entertaining as it is instructive.

* * *

*We regret that the title of Mr. Walter Duranty's* **Russia Reported** *(Gollancz, 5s.), reviewed in these columns last week, was misprinted.*

# Week-end Competitions

## No. 219

### Set by Gerald Barry

We offer a First Prize of Two Guineas and a Second Prize of Half a Guinea for the best new Hate Poem, in not more than sixteen lines, addressed either (*a*) to the manager of a pretentious country hotel that has monstrously overcharged, or (*b*) to a Bank Holiday party that has marauded a local copse and uprooted the wild flowers.

RULES—

1. Envelopes should be marked with the number of the Problem, in the top left-hand corner, and should be addressed to COMPETITIONS, 10 Great Queen St., W.C.2. Solutions must reach the Editor by first post on Friday, June 1st.
2. Competitors may use a pseudonym. Typescript is not insisted on, but writing must be on one side of the paper only.
3. The Editor's decision is final. He reserves the right to print in part or as a whole any matter sent in, whether it be awarded a prize or not. MSS. cannot be returned. When no entries reach the required standard no prize will be awarded.
4. No competitor is eligible for more than one prize in any one week.

The results of last week's competition will be announced in our next issue.

## RESULT OF COMPETITION 217

### Set by Gerald Bullett

We offer a First Prize of Two Guineas and a Second Prize of Half a Guinea for a brief "character" (not exceeding 300 words) in the manner of Earle's *Microcosmography*. The subject is to be a modern manufacturer of (or trader in) armaments, and a conspicuous feature of the essay is that its author shall introduce a word of his own choice or coinage as a handy equivalent for the cumbersome "armament manufacturer (or trader)." If some degree of odium chance to inhere in this neologism (as in such well-established usages as *pimp, bawd, white-slaver, nancy, thug, lickspittle*, and so on), it will be counted to the competitor for grace; but the first essential is aptness.

### Report by Gerald Bullett

The entries for this competition have been disappointing in one respect, for none of the suggested equivalents for "armament manufacturer" stands much chance of gaining general currency. And such a term, I feel, would be extremely useful at the present juncture in international affairs. Most of the expressions proposed are merely abusive, and not one has the essential virtue of being at once specific, memorable, and full of point. Moreover, only a few competitors, out of many, made any serious attempt to write in the manner of Earle. Good points were made by C. M. B., Eremita, W. Summers, Little Billee, and Non Omnia; and I particularly liked Redling's opening sentence:

A GUNSTER

Is a gentleman in his home life.

But I have no hesitation in recommending Allan M. Laing for First Prize; and L. V. Upward is an easy second.

FIRST PRIZE

A MAKER OF ARMS

Is Death's Shopkeeper, who profits by the passions of his Customers. He is in a large way of business, and too prosperous to traffic in weapons for private murder; but let a nation approach him to propose the massacre of millions, and behold him at the door of his Shop, bowing and smiling. He scents the Battle from afar, for he hath laid the course himself; sowing, they say, Dragon's Teeth in the news-sheets, that they come up everywhere Warriors, bearing Weapons of his own making. He wantons with Death, but ventures not his body in the Contagion of Slaughter. The panicks of Nations furnish his dinner, and he sups off the bloody Strife of a World. He goes about to make men Ishmaels, and is more Ire-monger than Ironmonger. A Citizen of the World for his own ends, he would have other men noisy Patriots, lest disputes among Peoples be smoothed out in Friendship, and Weapons be laid by. He will as readily sell his Wares to Savage Tribes as to them that study Advancement, provided only that their Money be good. When

# Mail matter!

At the foot of the back page of this paper you will find that the *N.S. & N.* is "entered as second-class Mail Matter at the New York Post Office."★ We are sorry about this, but it only proves what we have long since suspected that the New York Post Office doesn't know a first-class paper when it sees one!

We sincerely hope that in the minds of our customers Goss clothes are "entered as first-class male matter." If the Postmaster of New York has any doubts about it let him chance his arm and order a Goss suit! He will then find that he has not "chanced his arm" at all, but has in fact bought clothes that might take him quite a while to equal in his own little burg!

And he would not be the first, or even the hundredth, American who has bought Goss clothes. We have a steady stream of overseas orders, from all parts of the world, though we don't pretend that the stream is a rushing river. The fact remains that a number of overseas and provincial customers are content to stock themselves with Goss clothes every time they come to London, though sometimes years may elapse between their visits.

The Goss conception of first-class tailoring is this. Every customer is treated individually in the fullest sense of the word. His particular wishes (and whims) are considered. Nothing is regarded by the brothers Goss as being unimportant or too much bother. To carry out the customers wishes the Gosses employ the skill which they have acquired after spending many years in making clothes of the highest grade. All the measuring, cutting and fitting they do themselves. As to materials, every piece of cloth is selected for its quality, its distinction and its expected durability. This care in selection applies equally to the "hidden" materials in tailoring, so very important to the life of a suit.

If the Gosses had Savile Row premises and spent their entire time in being pleasant to customers rather than in making their clothes; if they allowed their customers unlimited credit, instead of asking each customer to pay cash; if they spent time and money dressing an expensive shopfront instead of tucking themselves away in modest first-floor premises; if—but need we go on? Goss tailoring might easily cost you more—*much* more.

As it is you need pay no more for a suit of the very best materials than Seven to Nine and a half guineas, whilst there is a wide range of very pleasing and dependable materials costing no more than Six guineas for a suit. Dress Suits Eight to Twelve guineas.

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It's no discredit to anybody that golf in Scotland is so much better than elsewhere. To begin with, they were playing the game up there — slicing drives and foozling putts — way back in the fifteenth century, long before anyone else. Another thing, there were so many places in Scotland where the natural lie of the land simply asked for golf, and now, with all the time and care and money that's been spent, there are dozens of courses which are, without exaggeration, perfect.

Travel to Scotland with a "Summer Return Ticket." It's only a penny a mile each way on any of the famous expresses (First-class tickets cost only two-thirds more). Come back any time within a month and stop anywhere you like on the route provided you complete the outward journey within three days.

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*The following holiday guides are obtainable from L M S or L·N·E·R offices and agencies:*

*L M S*— "*Scottish Apartments Guide*" (3d.)

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this is held against him, he pleads he is but a Simple Merchant, seeking markets, and knowing naught of Politicks. Yet when he will, he sways the Highest to his Policy. He pretends to love Peace, but avers that only War may preserve it. *Si vis Pacem, para Bellum* is ever on his lips. Or, he will hold that Man is by nature Bellicose, and must needs fight to purge his Body's Humours. In short, he will say anything, be the Outcome more customers for his Death Shop. Albeit in Private Life a worthy man enow; nor more blameworthy in his Public Courses than they who deal with him. ALLAN M. LAING

SECOND PRIZE
A BLOOD-HUCKSTER

Is one that sees in the slaughter of others the means of his owne better living. Hee is sensible of noe calamitie but a fallen birthrate, and thinkes contraceptioun the vilest thinge that ever was, not because it offendes holie men, but vexes patriots; for hee most esteemes them that deeme the men-children of their nation but food for cannon. Hee seemes to have the minde of a soldiour; for his conversatioun is much of the glorie of high courage and self-sacrifice, onely hee goes not to warre, because he loves not woundes and death save at a distance. Hee is a man now much imployd in lamenting the weakness of our navy, and a bitter inveigher against the Russian. Hee tastes all the modernest inventiouns, as some discreeter palats doe wine, and tels you which is valuable, which poore and worthless, building his judgement upon the new objects usefulnesse in time of strife and the price for which he may sel it. His direst hatred is for them that worke for peace, and scorne for them that declare they wil not fighte for their country whatsoever may bee the quarrel; yet he wil not fighte himself, and his sons wil bee put to labour of national importance. Hee ends at last, ful of yeares and honoures, in a grande mansioun, having by him his mourning kinsfolk and four doctors. He leaves a million pounds, which his sons inherit. L. V. UPWARD

# CALIBAN'S PROBLEM CONTEST

PROBLEM 74.—APRIL'S BROOD

April writes to May as follows:

"So many thanks, darling, for the 'tenner.' I divided that amount equally among the boys, and told them to buy presents for their sisters with what I gave them. Each of them bought something for each girl. They all spent their money at the shilling bazaar—you know the place I mean—at one stall everything costs one shilling; at another, two shillings; at another, three shillings, and so on.

"Rather funny, none of the boys bought more than one present at one stall, and no two of them went to the same assortment of stalls. This you wouldn't think possible, but Harold tells me it could just be managed."

*How many children has April?*

PROBLEM 72.—THE FIVE PEDAGOGUES

A very simple problem, particularly if one works it out diagrammatically. The subjects taught by the five pedagogues are shown in the chart below.

| MASTERS. | SUBJECTS. | | | | |
|---|---|---|---|---|---|
| Mr. Botany | | E | | H | |
| Mr. Euclid | B | | | | S |
| Mr. French | B | E | | | |
| Mr. History | | | F | | S |
| Mr. Syntax | | | F | H | |

PROBLEM 71.—THE TENNIS TOURNAMENT

A set of Low's Cartoons goes to: F. E. Maitland, Pullen's End, Headington Hill, Oxford.

*Eight* points are awarded.

PRIZES FOR PROBLEM SOLVERS

A set of Low's cartoons is awarded to the sender of a correct solution selected at random.

In addition, a record is kept of correct solutions sent, and of the points scored weekly by solvers. On attaining 100 points, a solver is entitled to a prize, consisting of any book (or books) reviewed or advertised in these columns, of a value not greater than 10*s*. Solvers who have won a prize on this basis are eligible for a second prize on attaining a further 120 points, and for a third prize on attaining a further 150.

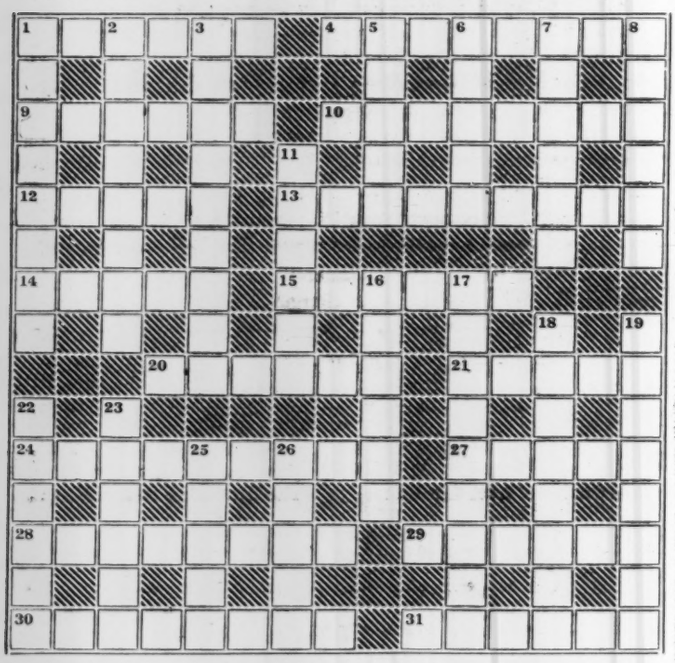
Solutions must be addressed to CALIBAN, c/o the Editor, and must reach this office not later than Tuesday week following publication of the problem. Solutions to two problems may be sent in one envelope; but on separate sheets of paper.

Some indication should be given of the method of solution.

CALIBAN

# WEEK-END CROSSWORD 220

The sender of the first correct solution to be opened may choose as prize a copy of either *This England* or *The Playtime Omnibus*. Envelopes should be addressed to "CROSSWORDS," 10 Great Queen Street, W.C.2, and must arrive not later than first post next Wednesday.



Set by L.-S.

LAST WEEK'S WINNER

The winner of last week's crossword is Mrs. P. Macdonald Ouse Lea, York.

ACROSS.

1. Early ship's wood.
4. Instrument for detecting secret service agents?
9. Attend tail first to join 23.
10. A present reply is expected for this occasion.
12. Toeless retouches.
13. Crocodile tears are.
14. Well sacrificed for herring.
15. Milton addressed Euphrosyne as one of these.
20. "To scatter —— o'er a smiling land."
21. Marine nickname.
24. Turner often imitated by the young.
27. Epitaph for missionary in Timbuctoo?
28. Peculiar pedestrian liability.
29. A small point about a bent nail.
30. A kind of account.
31. Simonstown.

DOWN.

1. Would old-time millionaires have strewn their floors with it?
2. In short the same as a policeman.
3. Uncompounded spirit.
5. Bolsters.
6. Physician who consumed beer.
7. Many visitors to Hampton Court become so.
8. John was tall.
11. Product of a Scottish cure.
16. Seasonable bait is a possible dismissal to fledgelings.
17. Relaxation after *Haute Ecole* no doubt.
18. A brazier would be a suitable cuspidor for her.
19. Olive is her true bent.
22. Gibes.
23. A poor street for soldiers.
25. Often midway between hot and cold.
26. They make countesses possible.

| | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| T | A | N | T | A | M | O | U | N | T | ■ | A | B | L | E |
| R | ■ | A | ■ | I | ■ | N | ■ | I | ■ | ■ | ■ | L | ■ | N |
| A | L | T | A | R | S | T | O | N | E | ■ | H | A | N | D |
| P | ■ | A | ■ | Y | ■ | H | ■ | E | ■ | B | ■ | C | ■ | L |
| S | I | L | E | N | C | E | ■ | S | T | I | C | K | L | E |
| ■ | ■ | ■ | ■ | O | ■ | S | ■ | ■ | ■ | R | ■ | B | ■ | S |
| H | E | E | L | T | A | P | ■ | M | E | D | L | A | R | S |
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# THE WEEK IN THE CITY

By TOREADOR

IRON AND STEEL PROTECTION—UNITED STEEL OFFER—THE SILVER RAMP—CANADIAN PACIFIC—INSURANCE SHARES

THE march towards State-protected capitalism goes on. It will be remembered that the Import Duties Advisory Committee made the continuance of the 33⅓ per cent. duty on imported steel conditional upon a reorganisation of the iron and steel industry. The Chancellor of the Exchequer has now professed to be satisfied with the reorganisation which has taken place or been promised, and the steel duty is to be made a permanent feature of our economic life. I may be forgiven for being sceptical about the rationalisation of the iron and steel industry. The recently formed body, the British Iron and Steel Federation, has adopted a new constitution which includes the "co-ordination of sectional policies and the control of imports and exports." Exports of iron and steel goods which cost more than a certain figure are even to be regulated by quota. It is obvious that what the iron and steel masters want is protection without Government control and without loss of independence for the individual groups. Genuine rationalisation of the iron and steel industry requires, according to one expert, a fusion of all heavy steel producers in each area into one or possibly two large units; and the grouping round them of the finishing industries, involving, especially in the re-rolling industry, the extinction of a large number of small units and their merger into a much smaller number of big or medium-sized units. It is said that four or five really modernised large-scale units could produce the entire mild steel requirements of the country far more cheaply than the present multiplicity of unrationalised producers.

* * *

As if to impress the public with the importance of a permanent tariff, two important iron and steel moves have just been announced. The British (Guest-Keen-Baldwins) Iron and Steel Company has decided to proceed forthwith with the development of its Cardiff-Dowlais steel works, which involves the expenditure of £2,000,000, and a financial group comprising all important City finance houses, except J. Henry Schroeder, has made an offer to buy ¼4 million shares at par (with an option on 2,077,223 more at 23*s.*) of the United Steel Companies which are at present held by the Steel Industries of Great Britain (one of Clarence Hatry's mistimed promotions). The United Steel group has rationalised the Sheffield-Lincolnshire sections of the iron and steel industry and is one of the big units which would probably be preserved in any scheme of State control. The investor, however, will want to be assured that the sale by the financial group of 4,500,000 shares of the United Steel to the public is made at a fair price. The scheme is intended to thaw bankers' money frozen up in the Steel Industries of Great Britain. On the Hatry crash the shares of the United Steel Companies came into the hands of the bankers and finance houses who had lent money to the Austin Friars Trust and Parent Trust for the floatation of Steel Industries of Great Britain. The City group buys the 4½ million shares at par from those who have nursed this Hatry baby and then resells to the public at a price probably around 21*s.* A handsome profit which will, of course, be dissipated by the commissions payable to underwriters. At this price there will probably be a large public demand for the shares. The directors of the United Steel Companies report that for the year ending June 30th the profits will not be less than £850,000 which will enable them, after providing for depreciation and taxation, to pay a dividend—the maiden—at the rate of 5½ per cent. In the previous year the gross profits were £506,000 and the net £101,403, equivalent to 2 per cent. on the shares. If the directors can now show earnings of 8 per cent., the shares will prove to be attractive. The investing public, beguiled by the steel tariff and impressed by the fact that the essence of State-protected capitalism is profit-making, will be keen to acquire a "lock-up" in the "heavy" section of the iron and steel industry now emerging from its long depression. And if an important City group has an option on further shares at 23*s.*, the market will probably be given a good run for its money.

* * *

President Roosevelt has done his best to make the silver ramp look respectable by appropriating 50 per cent. of the profits of the silver speculators. If America wishes to convert its monetary stocks into 75 per cent. gold and 25 per cent. silver and pay an artificial price (maximum 50 cents an ounce) for the 1,300 million ounces of silver which it must then acquire, all good wishes will be sent from this country; but I hope that the American Government will not imagine that other countries will be so silly as to follow in Mr. Roosevelt's silver footsteps. The pitfalls of a bi-metallic standard may be avoided by not fixing an exact relationship between the price of gold and silver, but no one seriously believes that the American Government intends to buy this vast quantity of silver. Of course, the American producers of silver want to sell their 50 million oz. a year at an inflated price, and those who sell goods to China want Chinese merchants to buy more, but any reasonable person will see that, from a general economic point of view, it is to the interest of China to receive more in currency for her exports than to pay less in currency for her imports. American exporters to China are among the staunchest supporters of economic nationalism for their own country. Sir Arthur Salter's report on China shows that the deterioration in China's external trade, and to a large extent the reduction in internal prices and trade, in 1932–33 as compared with 1930–31 have been largely caused by the departure from gold of the former gold currencies (the pound, rupee, yen and dollar), and the consequent appreciation of silver and the Chinese dollar in terms of these currencies. This process, he says, is continuing and is likely to cause further grave injury. China can only escape the evils of further deflation if silver ceases to rise substantially in relation to the foreign currencies and to the world prices of commodities. The enemy of China at the moment is President Roosevelt and his silver policy.

* * *

I have previously called attention to the unsatisfactory outlook for Canadian Pacific preference stock. At the annual general meeting, Mr. President Beatty spoke hopefully of the improving trend of traffic receipts, which had continued since the autumn of last year, but went on to say that the only adequate solution of Canada's railway problem was unification, for the purpose of administration, of the country's two great railway systems—Canadian Pacific and Canadian National Railways. Since 1928, total railway traffic receipts of the Canadian Pacific have declined by no less than 53 per cent. So far the increase in earnings has come from the industrial east, but complete recovery depends upon the agricultural west, from which about 60 per cent. of the Canadian Pacific freight earnings is normally derived. And the agricultural outlook is still far from promising. On the basis of traffic returns so far reported this year the company is earning about 2 per cent. on its 4 per cent. non-cumulative preference stock, on which no dividends have been paid since the first half of 1932. The stock is at present quoted at about 55. An exchange into London Midland and Scottish (1923) preference stock at 54 might be considered. The experts estimate that for the whole year earnings will amount to at least 2½ per cent. or 3 per cent. on this stock.

* * *

In the Insurance Supplement in this issue I have discussed the technical outlook for insurance shares. The following table shows the dividend yields obtainable on the leading "composite" shares at current market prices :—

| | Dividends. | | Present Offered Market Price. | Gross Dividend Yield %. |
|---|---|---|---|---|
| | 1932. | 1933. | | |
| Alliance £1, fully paid .. | 18/– | 18/– | 26½ | £3 8 11 |
| Atlas £5, £1¼ paid .. .. | 8/–† | 8/–† | 13¼ | £3 17 11 |
| Caledonian £5, £1 paid .. | 15/– | 15/– | 18⅞ | £3 19 6 |
| Commercial Union, £2/10/–, fully paid .. .. .. | 20/6 | 20/6 | 26 | £3 18 10 |
| Eagle Star £3, fully paid .. | 12/– | 12/–* | 17⅞ | £3 7 2* |
| Employers Liability £1, 5/– paid .. .. .. .. | 4/– | 4/– | 66/3 | £6 0 9 |
| General Accident £5, £1¼ paid .. .. .. .. | 14/– | 14/– | 17¾ | £3 18 11 |
| Guardian £3, 10/– paid .. | 10/– | 10/– | 13 5/16 | £3 15 1 |
| London & Lancashire £5, £2 paid .. .. .. .. | 20/– | 20/– | 30¼ | £3 6 1 |
| North British & Mercantile £5, £1¼ paid .. .. | 23/– | 24/– | 38⅝ | £3 2 1 |
| Northern £10, £1 paid .. | 17/– | 15/– | 18 1/16 | £4 3 0 |
| Phoenix £10, £1 paid .. | 14/– | 12/– | 14⅝ | £4 2 0 |
| Royal Exchange £1, stock .. | 27½ | 28½ | 8⅛ | £3 8 11 |
| Royal £1, 10/– paid .. .. | 6/6 | 6/6 | 8¼ | £3 18 10 |

* Company hopes to increase dividend this year. † Tax free.

The high yield obtainable on Employers Liability shares is explained by the fact that about seven-eighths of its premium income and interest earnings are derived from America.

# THE NEW STATESMAN AND NATION

**The Week-end Review**

Insurance Supplement

**SATURDAY, MAY 26, 1934**



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# EDITORIAL FOREWORD

LAST year a reader accused me of dedicating our Insurance Supplement to life and death—to the exclusion of accidents, disabilities and other terrible risks of the daily round. I did not deny the charge, for the subjects we discussed in our last Supplement were justified on fashionable grounds, but I have taken a leaf out of my critic's book this year by devoting three articles to disability and accident risks and insurance problems in the home. Well-known experts have contributed these articles. Mr. Herbert Rowntree deals with disability and accident, and Mr. E. A. Taylor with domestic matters. Public—if morbid—interest will be aroused by the article on "Jay-walking and Other Acts of Personal Liability." Those of us who have survived Whitsuntide on the roads will read this twice—it may be for the last time. "Life," however, has not been neglected in this Supplement, for Mr. James More contributes an article on "The Under-Insurance of the Englishman," and Mr. Egginton Paull compiles our usual (and now famous) table of Life Assurance and Annuity Comparisons. Finally, I would direct the attention of the reader who finds insurance dull to the article on "Insurances for the Speculator," and of the investor who finds speculation disgusting to the analysis of Insurance Shares. And before you write to me, oh critics! please read on.

E. H. DAVENPORT.

# THE UNDER-INSURANCE OF THE ENGLISHMAN

By JAMES W. MORE, F.F.A.

IT has long been the custom to lament the fact that the amount of Life Assurance *per capita* in the United States is about 2½ times the corresponding figure in this country, and that in the British Dominions the disparity, though not so great, is still remarkable. The blame, if any blame attaches, is generally attributed to the less vigorous salesmanship of the British Life offices in pushing their unexcelled wares; but it may be that there is some inherent lack in the British character which makes us fail to realise post-mortem responsibility!

While it is true that insurance companies in the newer countries have made a greater fetish of large production, a great part of the difference in the average sum assured can be explained quite simply by variations in national economic conditions and social habits. In the United States prior to the financial crisis, incomes were much larger than here and so also was the cost of living. The latter called for heavier insurances, and the former made it possible to pay for their cost. Quite apart from this, the American, for the same expenditure, obtained larger death cover as he did not share the Briton's pronounced preference for the endowment assurance. In this country, with the aid of the income tax rebate, the endowment assurance can be presented as a very attractive investment—with the death cover thrown in as a subsidiary benefit. To a considerable extent we have been weaned away from the pure milk of life assurance.

Again, the virus of instalment buying is more deeply rooted on the other side of the Atlantic, and has attacked not only houses, cars, and refrigerators, but all manner of luxuries. Thus, on the death of the bread-winner the insurance money must go in the first place to redeem a series of debts which have no counterpart here. Social services are much more developed on a public basis in this country, and illnesses do not entail such a serious financial strain. Other points of difference exist. Broadly speaking, the American has lived in the present—on assumed future prosperity—and covered his position against premature death; his cousin in this country, more circumscribed in his opportunities, has subtracted from the present to provide a measure of comfort in his later years. What really matters, however, is this: accepting the conditions in this country, are we on the average under-insured?

To this question there can be only one answer. We are, as a nation, grossly under-insured. The Annual Reports of the Commissioners of Inland Revenue reveal the fact that only 4 per cent. of the total assets of deceased persons is represented by life assurance, and even if full allowance be made for endowment assurances which have previously matured, and the proceeds of which are represented at death by other forms of property, the corrected figure would still be ridiculously small. The amount assured by life policies in respect of dutiable estates for the year 1932–1933 was £22,000,000, or about one-third of the amount paid in estate duty. Yet life assurance is the only suitable form of provision during lifetime for the cost of estate duty if large estates are to be saved from disintegration. It is rather paradoxical that although the scale of estate duty ascends with the size of the estate, the contrary is true of life assurance—the larger the estate the smaller the percentage of Life Assurance. Probably the main reason for this paradox is that the policy moneys are included for tax purposes with the rest of the estate of the deceased so that not only are they subject to the full rate of duty payable on the estate, but they may be the cause of attracting a higher rate of duty to the whole estate. If policies effected for payment of estate duty were treated as separate estates there can be little doubt that a great impetus would be given to increased production, and in the result the Exchequer would probably benefit.

The ordinary middle-class person, however, is not greatly affected by the niceties of aggregation and non-aggregation, and comparison of the national income with the total assurances in force in the country will afford for him more intimate evidence of under-insurance. The total gross national income as filed for income tax purposes is, roughly speaking, £3,000,000,000; subtracting from this figure exempted incomes, and allowed reductions, but not personal allowances, the sum of about £2,500,000,000 is left, while the actual taxable income may be taken at £1,200,000,000. Now let us look at the official returns of the Life Offices, excluding for the present purposes industrial insurance policies, which are for small sums effected mainly by persons exempt from income tax. The total sums assured in force, including all bonus

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additions, is approximately £1,600,000,000. Thus, in the tax-paying class the average amount of life assurance cover is the equivalent of about one year's income! This falls far short of any reasonably adequate standard of life assurance.

If any general change-over from endowment assurances to the cheaper rated whole-life plan were to take place, the position would, no doubt, be improved, but such a change is unlikely, and at the best would be but gradual. There is, however, a partial remedy to hand in the various types of family income policy which have come into favour in the last few years. These give inexpensive temporary cover during those years when family responsibilities are greatest, and combined with endowment assurances preserve a fairly satisfactory balance between the average man's desire to handle the policy moneys in his own lifetime, and his sense of moral obligation to his dependants.

## NOTE ON THE "FAMILY INCOME" POLICY

IN previous supplements we have dealt comprehensively with the "family income" plan of assurance, but it may be helpful to give a short description on this occasion. As the income benefit is not issued alone but in conjunction with Whole Life or Endowment Assurance policies the rates are very attractive since the same addition does not require to be made for expenses as would be necessary otherwise. The details of the benefit vary with each company transacting this class of business, but the following may be taken as a typical example. In the event of the assured person dying during the term of 20 years from the issue of the policy, an income of 12 per cent. of the sum assured is payable until the end of that period. A very valuable concession has been granted by the Board of Inland Revenue in regarding the payments of income as not assessable to income tax. The policy is particularly appropriate for a man with a young family as in the event of early death the 12 per cent. income would not cease until his children had reached an age when they might be presumed to be self-supporting. In addition, of course, the sum assured under the basic policy would be payable, and could be applied to purchase some other type of insurance or annuity benefit. For example, the widow of the life assured might decide to purchase an annuity to begin at the end of the 20-year period, when the 12 per cent. income would cease, and to be payable thereafter during the remainder of her lifetime. It only remains to add that the premium payable for this income benefit is £6 4*s.* 2*d.* at age 30 and £9 8*s.* 4*d.* at age 40 in respect of an income of £120 per annum, and the number of payments of premium is limited to 20.

## PROTECTION AGAINST DISABILITY AND ACCIDENT RISKS

By HERBERT ROWNTREE, A.C.I.I.

WHEN considering the advantages of protection as afforded by insurance, it is natural for us to think first of all of life assurance. Here we are, in robust health and able to throw our energy into one or another professional or commercial pursuit which results in a regular income competent to supply ourselves and our dependants not only with the necessities of life but also with some of the amenities; but we know for a certainty that some day we shall no longer be here to continue so doing and so our first thought is for those whom we may leave not able to supply their own needs. Realising that unless we secure assurance whilst in good health we may find ourselves unable to obtain it later, it follows that we have the foresight to assure against the event of death just at the time when we are least likely to die.

This is as it should be; but do we all think of the still worse position in which our present dependants might be placed if we were at some time to become of no greater value financially than we should be if dead, with the added financial burden of our maintenance to be borne?

We all know that provision can be effected against disability and we believe it to be a very excellent thing for those who have reason to fear illness. But as for ourselves, we enjoy such excellent health and exercise so much care to avoid accidents, that it is highly improbable that we shall ever suffer any lengthy period of incapacity. Of course, in another year or two when we have more margin for luxuries, or when we have lighter calls on our income, perhaps . . .

Is not that the line which most of us take? And the result is that we continue either with entirely inadequate protection or with none at all. And yet we have not to look very far amongst our circle of friends to find one or more whose difficulties would have been greatly eased by an extra income during disability, and it is just as important in this reference as in connection with life assurance to secure protection whilst we are in the happy position of being desirable insurance risks.

The most usual and an economical form of disability insurance is what is known as the Annual Contract. This is a policy under which in return for a modest premium covering a period of twelve months is provided an income during periods of incapacity whether arising from accidental causes or from sickness (usually with a limit of period), a substantial capital sum in the event of death resulting from accident, and frequently other benefits of a less important character according to the premium paid, such disability or death to arise out of events occurring within the insured period. Usually medical expenses within specified limits are included or can be added.

This type of cover is illustrated in unusually simple form by a policy issued by one office which provides the following benefits:

(*a*) Death by accident—A capital sum of £1,000.
(*b*) Disability due to accident or illness—£8 per week.
(*c*) Medical or surgical fees—Limited to one-sixth of payment under (*b*).

For these benefits the premium charged is only £9 (or the corresponding premium for proportionate benefits), which is rendered possible by elimination of the first seven days of disability due to illness and a limitation of the maximum period to twenty-six weeks. More extended cover can be obtained at higher premium charges, but it is doubtful whether many of the "frills" appearing in some insurances are worth the extra charge, the attraction of the particular policy mentioned being the simplicity and low premium.

Many people prefer this form of insurance, which is offered by most Accident Offices (and which has been termed the "Annual Contract"), inasmuch as it is based merely upon a declaration made by each proposer without any requirement of medical examination. It has the disadvantage, however, that the low premium charged is calculated to cover only twelve months' risk, each party to the contract being free to allow it to terminate at the end of that period or to enter into a fresh contract (by the simple method of "renewal") if the other party is willing. Therefore, mention should be made of another and more valuable form of protection.

A few Offices offer this alternative which, at the will of the insured, is of the nature of a permanent contract. That is to say, once the policy has been issued the Office is bound to maintain it in force up to the age limit specified (which may be 60 or 65 years of age) so long as the insured keeps up his annual premium payments. It is only to be expected when the Office may have to pay benefit for prolonged periods—perhaps for a lifetime—that higher premiums have to be charged and that fuller evidence as to future health prospects at the time of application than could be supplied by a mere declaration by the applicant is required, such requirement being met by a medical examination.

Under this permanent plan policies are issued in a number of attractive forms, of which two examples may be given.

EXAMPLE 1

(*a*) In the event of an accident resulting within a period of three calendar months from the happening of the accident, in:

| | |
|---|---|
| Death .. .. .. .. .. .. | £1,000 |
| Loss of two Limbs or two Eyes or one Limb and one Eye .. .. .. .. | £1,000 |
| Loss of one Limb or one Eye .. .. | £500 |

(*b*) In event of the Insured being disabled by Sickness or Accident £5 per week would be payable for the first six months of disablement and £2 10*s*. per week for the remainder of the disablement up to age 65.

EXAMPLE 2

In lieu of the second benefit it may be arranged, if desired, for a smaller premium, that no benefit is to be payable during the first three months of disablement, but thereafter the sum of £5 per week is to continue during the remainder of the incapacity up to age 65. This is intended to meet the case of the business and professional man who does not care to cover minor illnesses, but who wishes to provide against the serious possibility of a prolonged or perhaps permanent breakdown in health.

For such insurances of a permanent character the premiums charged vary according to age at entry, but the figure is calculated to provide a fixed annual payment throughout the whole period of insurance. Thus, insured of the following ages would pay each year, according to the schedule of one Office, the respective premiums shown, and would know that such premium could not be varied by the Office even though they might become and remain claimants.

| | Premium for Benefits appearing in Example 1. | Example 2. |
|---|---|---|
| Age 20 .. .. | £11 7 1 | £8 3 9 |
| „ 30 .. .. | £13 7 1 | £9 14 7 |
| „ 40 .. .. | £16 10 0 | £13 0 5 |

*An invaluable reference book for bankers, business men, journalists and all concerned with International Finance and Affairs.*

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EDITED BY
M. EPSTEIN, M.A., Ph.D.

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It will readily be appreciated that those who are not averse to undergoing a medical examination—the same examination may serve the dual purpose of proposals for Life Assurance and Disability Insurance—and who think it worth while to pay the somewhat higher premiums, can by this permanent plan enjoy much fuller protection; but this is not said with any desire to decry the annual form of policy which, for the premiums charged, represents very valuable coverage. The main object of what is here set forth is to encourage all men whose incomes depend upon their own activities to consider the advisability of obtaining insurance on one or the other plan.

## JAY-WALKING—AND OTHER ACTS OF PERSONAL LIABILITY

By PERSONUS.

At a Brixton inquest a few days ago it was stated that a woman who stepped suddenly into the roadway was the cause of an accident in which a motor cyclist and his pillion passenger were killed. The coroner expressed the hope that legislation would soon make it a punishable offence to walk carelessly. He evidently held the view that a pedestrian who causes a fatal accident should be subject to a charge of manslaughter in the same way as the driver of a vehicle who causes such an accident.

A suggestion has actually been made that a clause should be inserted in the new Road Traffic Bill penalising careless walking, and if this is carried into effect we shall, no doubt, see a new form of insurance indemnifying the pedestrian against the cost of defending prosecutions in this connection.

Whether or not such penalties are imposed it should be appreciated that the law already imposes upon the individual a definite legal responsibility to take reasonable care to avoid causing personal injury to others or damage to their property. A careless act, however unintentional, may involve the individual in a claim for heavy damages. Such claims are not as infrequent as many readers may think, and as examples may be quoted the following cases which have been reported recently where damages have been awarded against individuals:

Pedestrian walked from behind lorry without looking, and caused cyclist to be thrown from his machine. Cyclist was awarded £94 for injuries and loss of wages.

Golfer injured a caddie by slicing a ball, causing him to lose the sight of one eye. Judgment was given against the golfer for £300 on the grounds that he did not take reasonable care to see that others were out of danger before striking the ball.

Dog-owner was ordered to pay £350 and £87 10s. expenses to a lady who was bitten by the dog.

Father of Child aged 10 was held to be liable to pay £100 because the child had wounded another boy with a pellet from an airgun. It was held that the parent was negligent in allowing his child to be in possession of a weapon which might cause injury to others.

Cases such as these have shown the need for insurance against the risk of claims upon the individual, and many insurance companies are prepared to issue policies granting indemnity in respect of any amount (within an expressed limit) which an individual may be called upon to pay in respect of injury caused to other persons or damage caused to property, or in respect of costs incurred in the defence of any claim. The inclusion of costs is important, as even a successful defence might be very costly.

It is possible for an individual to effect insurance in respect of himself alone, or in respect of all the members of his household; and in the latter case the indemnity usually applies not only in respect of any claim made against the insured in respect of any act committed by himself or any insured members of his household, but also in respect of any claim made against any member of his household individually.

The annual premium generally charged for indemnity up to £1,000 in respect of any one accident is 2s. 6d. plus 1s. 3d. for each additional member of the insured's household to be indemnified. Increased amounts of indemnity can, of course, be obtained at increased rates—e.g., for an indemnity up to £5,000 in respect of any one accident, double the above rates are charged.

This Personal Public Liability policy is intended to hold the individual harmless in respect of his legal liability for everyday acts that do not readily lend themselves to specific insurance. It does not, of course, include any risks attaching to the ownership of property or to the driving of vehicles, or to the exercise of any trade, business or profession, special policies being available for such risks. Cycling or horse-riding for pleasure may, however, usually be included if required.

## INSURANCE FOR THE HOME

By E. A. TAYLOR, F.C.I.I.

If it is really to be effective, insurance must be up to date. The requirements of the home in this respect have been well catered for by the provision of the class of policies known variously as "Comprehensive," "Householders and House-owners" and "All In" policies. These policies are now issued in this country by most Fire and Accident Companies and their intention is to group conveniently in one contract with an inclusive annual premium the more important of the risks commonly met with by the householder and house-owner—not only the risks of destruction or damage to his property by many different perils, but also protection for the liabilities to others which are imposed upon him as a result of house ownership.

The terms by which these policies are known are apt to be misleading for it must not be supposed that they cover *all* risks, nor indeed some of the commonly experienced losses,


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THE SYSTEM OF NATIONAL FINANCE. By the Rt. Hon. Sir E. Hilton Young, P.C. 2nd Edition by the Rt. Hon. Sir E. Hilton Young, P.C., and N. E. Young. **10s. 6d. net.**

JOHN MURRAY : LONDON

such as breakages of china. No undue hardship results from the exclusion of such small losses and little consideration is necessary to realise that if they were included the insurance would be much more expensive.

For the ordinary householder the Comprehensive Policy represents an inexpensive protection from the risks of serious loss for which he is well advised to obtain insurance cover, and it is not surprising that this form of policy should have become one of the most popular ever devised.

In order to understand clearly its scope, the insurance must be divided under two main headings, viz., that relating to (1) the risks of destruction or damage to the contents of a home and the liabilities attaching to the householder, and (2) the risks of destruction or damage to the building of a private dwelling-house and the liabilities attaching to its ownership. Separate sums must be insured and the premium is separately assessed for each of these sections, but they may be combined in one policy for the tenant-owner, or separately insured where required to meet the separate needs of landlord and tenant.

The Comprehensive Policy for contents of the home primarily provides indemnity for loss of or damage to the household goods and personal effects of the family. Fixtures and fittings, however, such as electricity and gas meters and telephone instruments for which the householder is responsible, as well as servants' effects, are included among the property insured, and their value should not be overlooked when deciding upon the sum to be insured. A point to be noted is that the insurance should be effected for the full value of the property, but all that is required is that the householder shall make a reasonable estimate of the total value to the best of his knowledge and insure for that figure. The making of an inventory and valuation by a professional valuer is apt to be an expensive proceeding and is not required by the insurance companies.

A limit of 5 per cent. of the total sum insured for the contents is applied to any one article except articles of furniture, and any items of greater value must be specially mentioned and separately valued. Special arrangements are necessary for the insurance of stamp collections, medals and the like, and again where the total value of gold and silver articles, jewellery and furs exceeds one-third of the total sum insured on the contents, the risks of loss by theft being obviously greatly enhanced where a large proportion of property of this nature is concerned.

The perils against which the contents are insured include, of course, fire and lightning, for which it has long been customary to insure, as well as loss or damage by numerous other risks, such as burglary and housebreaking and other forms of theft, and damage by explosion; by storm, tempest and flood; by bursting or overflowing of water pipes, tanks and apparatus; by collapse of part of the buildings through impact by road vehicles; by riot and civil commotion and similar disturbances, and by aircraft or articles dropped therefrom. The latter is fortunately at present an infrequent cause of damage to dwelling-houses, but experience shows that such damage as may occur is apt to attain serious proportions. It is also of interest to note that damage caused by earthquake is included, and whilst disturbances of this nature which have occurred in recent years do not give much cause for apprehension, they do suggest the possibility of the cover being of great value.

The insurance for the contents does not apply to landlord's fixtures and fittings, nor to any part of the structure, decorations or ceilings which are, of course, regarded as part of the building and have to be dealt with under the separate section of the insurance relating to buildings. Claims cannot therefore be made under the contents section for the cost of repairing water pipes and the like.

In addition to the indemnity for damage to property as described, there is included with the insurance of the contents,


# Family provision scheme

A scheme to secure a Capital Sum payable at death and a regular income over a period of years for dependents in the event of early death at a cost which is little more than that of ordinary life assurance.

## *Benefits Provided by the Scheme*

**£1,000** payable immediately upon proof of death
*and, in addition,* if death occur before age 60,
*an income of*
**£150** per Annum until the time when the age of 60 would have been attained.

**ANNUAL PREMIUMS**
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| | | | |
|---|---|---|---|
| Age not exceeding | 25 .. | £25 1 | 8 |
| " " " | 30 .. | £28 10 | 0 |
| " " " | 35 .. | £33 10 | 10 |
| " " " | 40 .. | £41 0 | 10 |

The Scheme is readily adaptable, and rates will be quoted on application for policies to suit the needs of each individual.

*Write for Prospectus to the Manager:*

# EQUITY & LAW
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cover for the liability which is imposed by law on every householder to provide compensation in the event of his servants, including temporary and occasional employees in connection with the home, being disabled by accidental injury. This is, of course, a valuable protection since a slight accident, such as an injury to a finger, may have serious consequences and lead to the award of considerable sums for compensation. The full legal liability of the householder in this respect is covered and it is unnecessary to specify the class or number of employees to whom the insurance is to apply, except that as a rule chauffeurs have to be specially insured.

A further important section of the policy covers claims made on the insured as a householder in respect of accidents happening in or about the home causing injury to persons (other than servants or members of the family or household) or damage to their property. Such accidents may occur in any home in quite ordinary circumstances—a misplaced rug or carpet, for example, may cause a caller to fall. The liability under this section is usually limited to an amount of £500 for any one accident and includes the costs and expenses incurred in defending such claims. The latter is an important protection since claims in respect of which there is no legal liability are frequently met with and involve heavy legal and other expenses before they can be refuted.

Another section of the policy provides protection for loss of rent and additional expenses incurred for temporary hotel or other accommodation if the home is rendered uninhabitable through damage by fire or any other of the insured perils.

This outline of the main scope of the contents section of the policy will be sufficient to show that the insurance provides for the more serious of the accidents which are likely to occur in the home and that it cannot be considered expensive at the usual inclusive rate of premium of 5s. per annum for each £100 of the sum insured.

## INSURING THE BUILDING

The comprehensive policy for the buildings of private dwelling-houses applies primarily to the structure itself, but includes within its scope stables, garage and outbuildings, as well as the walls, gates and fences belonging to the property. The landlord's fixtures and fittings, such as water pipes and apparatus, electrical wiring and the like are all considered part of the building.

As in the case of the contents insurance, the sum insured is required to represent the full value of the property and the value which should be insured is, of course, the replacement value of the structure and not the market value which would include the value of the site and may be affected by many considerations other than building costs.

The buildings are insured against a similar range of perils to those applying for contents, except that flood damage to the building is not covered and insurance against both storm and tempest and the bursting or overflowing of water pipes and apparatus (which includes damage to the pipes and apparatus themselves) is generally subject to the exclusion of the first £5 of each loss. This exclusion does, of course, rule out a large number of claims, but in view of the low rate at which the insurance is effected insurance companies could not be expected to meet the frequent small claims which would be involved through slates being dislodged and slight damage from defective water apparatus. More serious occurrences, however, are not so infrequent as might be supposed.

The insurance against storm and tempest also excludes destruction or damage to fences or gates, this exclusion being necessary to obviate claims for replacement or repair of damage largely due to ordinary deterioration, but culminating in collapse during a storm. The exclusion does not apply to


# Are they Provided for?

**If you hold a Britannic Family Provision Policy you have a complete answer to the question.**

**Because it gives the maximum cover at the minimum cost it is the ideal medium for the protection of dependants. The £500 Policy and the £1,000 Policy (at a further reduced rate), are both suitable for Death Duty purposes as well as family protection.**

| | | | |
|---|---|---|---|
| Age 30 next birthday - | £500 | Annual Premium - | £8 17s. 1d. |
| ,, ,, ,, ,, - | £1,000 | ,, ,, - | £16 15s. 10d. |

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boundary *walls*, which do not, of course, deteriorate with the same rapidity as timber fences.

The cover for impact by road vehicles does include damage caused to walls, gates and fences, and whilst it must be admitted that compensation for such damage can generally be recovered from the owner of the vehicle concerned, this is by no means always the case. The insurance is of value, for instance, where damage is caused in circumstances when the identity of the vehicle cannot be established, and in any event it relieves the householder himself from the necessity of taking possibly troublesome proceedings against the author of the mischief.

In addition to compensation for damage to the property, the insurance provides for claims made on the houseowner for injuries caused to persons (other than servants or members of the family or household) or damage to their property, caused by defects in the buildings, such as the collapse of chimneys or the falling of slates or tiles. The cover in this respect includes compensation for the cost of defending claims, exactly as under the parallel section of the contents insurance, and a similar limit of £500 for any one accident is imposed. Provision is also made for loss of rent if the house is rendered uninhabitable through damage by the insured perils.

The inclusive cost of the building section of the insurance is generally 2*s*. 3*d*. per annum for each £100 of the sum insured on the buildings, but if desired a more restricted range of cover can be effected usually at the cost of 1*s*. 9*d*. per annum for each £100 insured. This restricted policy does not provide compensation for damage caused by storm or tempest, bursting or overflowing of water pipes or apparatus, earthquake, or damage by impact by road vehicles. Either of these insurances for the buildings may be combined with the contents insurance described above, and a further alternative arrangement can be made to combine insurance of the building against damage by fire and lightning only with the insurance of the contents against the comprehensive cover.

Special arrangements are necessary when the property is left unoccupied for long periods or where a house is left unfurnished, since the risks of loss or damage by burglary or housebreaking or by the bursting of water pipes, for example, are obviously abnormal in such circumstances.

Various extensions of cover are available where required under comprehensive policies covering either the contents or the buildings. It may not be generally appreciated, for example, that the householder in many districts is legally held responsible for the cost of repairs to the water service pipe between the house and the water authority's main, and cover can be obtained for what may be a heavy liability in this way at a nominal additional charge. Again, where there is valuable china, art treasures or jewellery in the home it is desirable to supplement a comprehensive insurance by what is known as an " All Risks " policy which, whilst it is a much more expensive form of insurance, provides for practically all risks other than wear and tear. Such supplementary insurances can perhaps be regarded as luxuries, but nowadays a comprehensive policy is generally regarded as essential to the proper insurance protection of the home.

## INSURANCES FOR THE SPECULATOR

JAMES AND HORACE SMITH, when they wrote their fantasia on the fire marks and fire engines of the old insurance offices, little dreamt of being able to insure against the birth of twins, against the chance of having Victory Bonds drawn or of being called for service on a jury, against the vagaries of the weather or of the Chancellor of the Exchequer. Life would be tame without the risks attaching to its enjoyment, and there is


# SECURITY!

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nothing more amusing than the creation of more risks to counterbalance others. Some of the members of Lloyd's, I imagine, spend much of their time in thinking out new games for the gambling public to play.

It is one of the disadvantages of life assurance that one cannot gamble on any life but one's own, except to a limited extent. The general principle laid down is that one cannot assure the life of another except one's wife, unless there is some pecuniary interest arising out of the necessity for providing funeral expenses or otherwise. It is, however, believed that one half of the industrial assurance policies in force are policies on the life of another. Doubtless, there are good reasons in the majority of cases for effecting policies on the lives of relations who are likely to predecease the proposer. Doubtless, too, the law in many cases would not approve those reasons. Many people are familiar with the case quoted in the report of the Committee on Industrial Assurance. A bankrupt tradesman was found to hold eighteen industrial policies on the lives of himself and every member of his family on which he was paying premiums to the amount of 9*s*. a week. He explained that they might come in handy if anything happened. So they might, a perfectly sound reply. If, for example, his thriftless son-in-law were to die, he could afford to give his daughter £10 towards the cost of funereal baked meats, retaining £15 as the reward for his providence. After all, he might have done very much worse with his 9*s*. a week. He might, for example, have deposited it on a horse, or applied it towards swelling the revenues of his grace who owns a racecourse; he might, for example, have used his money in dealing in wheat futures in order to "hedge" a rise in the cost of living. As it was, he invested his money to insure against our Liza coming home to mother. It would indeed have been an ill wind, so why not temper it? The objections to gambling on human life are purely sentimental.

Consider motoring. Many of our pleasantest pursuits would lose all their attractiveness bereft of the element of risk. Beating the record and the red light are favourite occupations of the young of all ages. The risk in motoring is one of its chief attractions. Wherein lies the pleasure of speed but in the danger to life and limb (saving injury to others)? And if one can be protected from (at least) the extreme financial penalties of one's carelessness, the quintessence of bliss is attained—for the young.

A psychologist will tell you that it gives pleasure to be frightened with no fear of the consequences. Herein lies the advantage of insurance. A run for our money and a really bad smash will furnish all we need to ask. The insurance company will not know that the dealer swindled us, that the engine has been flogged ever since, and the rats have got at the gear box.

Speculation concerning the future is a weakness of all classes. The poor man puts his "bob" on a dog, the rich man looks after his investments, while the suburbs gloat over their insurance policies. To insure one's goods for £500 is as good as to have £500 worth of goods. Were it not for speculation life would soon become insufferable. A scarcity of risks is a dangerous thing, whereas only by multiplying the risks and reversing them by insurance can we preserve a dangerously secure existence.

Here are a few suggestions for insurances you might effect:

FIRE. Scope not so large as formerly. (Confound that Leopold Harris!)

MOTOR. Possible under "Cover-All" policy to obtain a reduction in the premium if the assured bears the first £5 of every claim. This course is not recommended since you can get lots of fun out of claims for small breakages.

TWINS. If applicable.


# A GUARANTEED INCOME FOR LIFE

In these days of reduced incomes and high taxes most people have recognised the value of an income which is not subject to fluctuation, and many are now seeking a means of securing a guaranteed income at a time when they will wish to retire from active business life.

The new "Pearl" Pension Policy combines an excellent method of achieving this object with a scheme which affords full life assurance protection meanwhile.

## EXAMPLE OF BENEFITS ★

### CASH PAYMENT AND PENSION AT AGE 65.

A cash payment of **£1,250** followed by a guaranteed income of **£500 a year** for life.

### CASH OPTION AT AGE 65.

A further cash payment of **£5,000** instead of the pension.

### BENEFITS FOR DEPENDENTS.

A sum of **£5,000 plus guaranteed bonuses** in the event of death before age 65. If death is accidental a further sum of **£5,000** will be available.

★ Applicable to a man aged 40 next birthday.

All benefits are guaranteed and the premiums are eligible for income tax abatement.

*Full particulars of the scheme will be supplied on application to the:—*

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LIFE. Always plenty of reasons for a further policy on your own life, but do not discuss the matter with your wife. She might think you rate yourself too highly.

PLUVIUS. Why not insure your holiday against rain? You will be tickled to death if it rains the whole fortnight. F. B. S.

# THE PROSPECTS OF INSURANCE SHARES

By TOREADOR

To whet the appetite of both investor and speculator, let me first gives some examples, taken from the *Economist* index, of the results of an investment in 1913 of £1,000 in the ordinary shares of certain well-known insurance companies :—

1913 = £1,000.

(Figures based on the mean of the highest and lowest market prices in each year, except in the last two columns, which relate to the middle market prices on the respective dates. Where an issue of bonus shares has been made, it is assumed that the rights are sold and the proceeds reinvested in shares.)

| | 1920. £ | 1929. £ | 1932. £ | 1933. £ | Dec. 30th, 1933. £ | Mar. 29th, 1934. £ |
|---|---|---|---|---|---|---|
| Atlas .. .. .. | 2,059 | 3,532 | 3,000 | 3,182 | 3,301 | 3,397 |
| Caledonian .. .. | 1,776 | 5,700 | 4,183 | 4,655 | 4,906 | 4,780 |
| Commercial Union .. | 2,453 | 4,545 | 3,352 | 3,918 | 4,049 | 4,310 |
| Guardian .. .. | 1,731 | 2,596 | 2,538 | 3,158 | 3,333 | 3,282 |
| London & Lancashire | 1,801 | 4,548 | 3,808 | 4,409 | 4,231 | 4,462 |
| Legal & General .. | 1,443 | 6,536 | 5,678 | 7,580 | 8,524 | 8,743 |
| North British & Mercantile .. .. | 1,338 | 4,514 | 3,990 | 4,666 | 4,522 | 4,650 |
| Prudential .. .. | 730 | 2,163 | 2,146 | 2,740 | 2,926 | 2,974 |
| Royal Exchange .. | 2,325 | 3,227 | 2,896 | 3,664 | 3,512 | 3,573 |
| Royal .. .. | 1,379 | 2,882 | 2,464 | 2,656 | 2,581 | 2,688 |
| Sun Life .. .. | 645 | 2,237 | 2,040 | 2,349 | 2,368 | 2,519 |

It will be seen that in the past quarter only two shares—Caledonian and Guardian—lost ground in the market, the Caledonian because the dividend was cut. Most companies have maintained their dividends : Royal Exchange and North British and Mercantile gave an increase. And speaking to his shareholders on May 8th, the Chairman of the Eagle Star and British Dominions foreshadowed an increase in the dividend "if business continued normally," i.e., short of an earthquake. Let us examine next why some companies increased their dividends, others lowered them and most maintained their distributions in 1933.

### Life Shares

The insurance share market must be divided into three sections—life, industrial life (mainly) and general (or composite) companies. The life companies enjoyed a good increase in business last year and a good decline in surrenders (a sign that there is less financial strain in the middle classes), but suffered a reduction in the rate of interest earned as a result of defaults, the "conversions" of British fixed-interest securities and the lower yields obtainable on new securities and mortgages. A continued fall in the rate of interest must sooner or later cause the life offices to reduce their bonus rates on policies, but this need not affect dividend rates if new business continues to expand. Indeed in some cases a reduction in the rate of bonus has been followed by increases in the rate of dividend. The industrial life assurance shares have been affected by the report of the Parliamentary Committee which recommended that all companies be "ordered" by the Government to reduce their expense ratios to the level of the Prudential's. The fact that industrial life assurance is marked out by the Labour party for nationalisation makes these shares unattractive for the long-term investment of capital. Last year we recommended these shares for investment purposes—before this Com-

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**FOR DEPENDENTS**

AT MINIMUM COST

**PROVIDENT MUTUAL LIFE ASSURANCE ASSOCIATION**

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*Telephone :*
*Metropolitan* 8014 (5 *lines*)

C. R. V. COUTTS
*Manager and Actuary*

# ASSURED INCOMES

**People to-day, quite rightly, are thinking of assurance in terms of income. The suggestions referred to here are in keeping with this trend of thought.**

## Income for Present Needs

A Canada Life Annuity brings stability of income to those past middle age. By this means capital producing a meagre 3½ per cent. can be made to yield from 7-20 per cent. per annum, according to age, with perfect safety.

## Income on Retirement

For those who desire security of income in the future when the time for retirement comes, there is the Canada Life Endowment Policy. A moderate premium paid when earnings are highest ensures provision for a satisfactory income in the later years.

## Income for Dependents

Of special interest to the young married man is the Canada Life "Assured Income" Policy which makes security of income certain for his dependents, at the minimum cost.

## Income for Education

The man with a growing family can ensure his children's education by a Canada Life Educational Policy.

Particulars of these policies will be sent on application to

J. R. Wandless, F.I.A., Manager.

CANADA LIFE ASSURANCE COMPANY

(Established 1847—incorporated in Canada as a Limited Liability Co.)

**2 St. James's Square, London, S.W.1**


mittee's report had appeared—but this policy needs to be revised in the light of current politics. We would now recommend an exchange from such industrial life shares as Prudential A, Pearl and Britannic into, say, Alliance shares.

| | Dividend. | Present Offered Price. | Gross Dividend Yield %. |
|---|---|---|---|
| **Life Shares.** | | | |
| Legal & General £5, £1 paid | 10/6 tax free inc. 2/- bonus. | 23¼ | £2 17 8 |
| Sun Life £1 .. .. .. | 3/2⅜ tax free | 6 11/16 | £3 1 9 |
| **Industrial Life.** | | | |
| Britannic £1 .. .. | 10/- tax free | 18 | £3 11 8 |
| Pearl £1 .. .. .. | 10/- tax free | 18¼ | £3 10 9 |
| Prudential A* £1 .. .. | 18/4⅛ tax free | 32⅜ | £3 13 4 |

* These shares receive 25 per cent. of the profits of the General Branch.

### "Composite" Shares

The dividends to holders of "composite" insurance shares are made available from three sources of revenue: (1) underwriting profits; (2) interest on invested funds (other than those secured to the life, annuity and sinking fund accounts); (3) shareholders' proportion of profits from life accounts and (4) profits realised on turnover of investments. Underwriting profits, I must add, are the balances of the annual premiums which remain over after claims, expenses and unexpired liabilities have been met. Reserves for unexpired risks are generally taken at 40 per cent. of the premium income.

Several peculiar factors affected the underwriting profits of the "composite" companies last year. Apart from the fall in the rate of interest earned on the investment funds, a feature which is common to all insurance companies, the "composite" offices generally suffered a fall in premium income last year. This has been attributed partly to the lower volume of trade and partly to the depreciation in the exchanges of certain countries in terms of the pound sterling. Where premium incomes have fallen through trade depression, the reserves for unexpired risks have necessarily fallen, and the reserves having been over-generous, underwriting profits have been swollen. When premium incomes again expand, the over-generous reserves for unexpired risks will again be required. The investor must not, therefore, be beguiled by the appearance of a sudden increase in underwriting profits in 1933, for it does not necessarily justify higher dividends. American experience (re claims) was much more favourable last year but the fall in the dollar has affected both interest earnings (not to mention underwriting profits) and the valuation of surplus assets of the large "composite" offices. Here are the "admitted" dollar assets of certain companies and the estimated "true" surplus at December 31st, 1932:

| | In Millions. | | |
|---|---|---|---|
| | Total Admitted Assets of Group. | Estimated True Surplus. | Sterling Equivalent at par of Exchange. |
| | $ | $ | £ |
| Caledonian .. .. .. | 5.4 | 3.5 | 0.7 |
| Commercial Union .. .. | 59.7 | 25.5 | 5.2 |
| General Accident .. .. | 28.5 | 8.7 | 1.8 |
| Employers Liability .. .. | 34.6 | 9.6 | 1.9 |
| London & Lancashire .. .. | 32.6 | 19.0 | 3.9 |
| North British & Mercantile .. | 45.0 | 29.6 | 6.1 |
| Northern .. .. .. | 10.8 | 6.1 | 1.3 |
| Phoenix .. .. .. .. | 41.0 | 16.7 | 3.4 |

It will be seen that large amounts are involved but most companies have hitherto valued their surplus dollar assets at the par of exchange (not at the current rate) so that the depreciation at December 31st, 1933, should not be heavy, and could easily be offset by the appreciation of sterling investments. What is of greater importance to shareholders is the permanent effect on interest earnings of a depreciation in the dollar, for a close relation has hitherto existed between interest earnings and dividends. On the whole I prefer (for safety) the shares of the "composite" companies which transact little or no business in America—for example, Alliance, whose £1 fully paid shares can be bought at 26⅛ to yield £3 9s. per cent. on dividends of 18s. per share.

# INTRODUCTION TO TABLE OF LIFE ASSURANCE AND ANNUITY COMPARISONS

By T. EGGINTON PAULL, F.S.S.

THE results given in the comparative table show that endowment assurances maturing this year give a return up to nearly 4 per cent. free of tax, on all payments, after allowing for actual income tax abatement during the period. This is very wonderful when you consider that the dependants of those policy-holders who died during the currency of their policies were assured the full principal sum without further premiums. No wonder the public place such confidence in British life assurance institutions, whose income now amounts to £196,053,049 a year, or £87,368 a working hour.

The table of comparisons on the next page emphasises the need of care in selecting an office for the policy required. The results of With Profit 30-year Endowment Policies maturing this year, at age 60, £10 premium, show a difference between the lowest and highest of over 42 per cent. The difference in the non-profit Endowment Assurance (column 2) at present rates reveals a difference of nearly 25 per cent., and the Whole Life Assurance with profits, actual results and present non-profit rates, shows a difference between the lowest and highest in their respective schedules of 58 per cent. (column 4) and 36 per cent. (column 5). The Annuity results differ by as much as 20 per cent. in the income for a given capital.

The Endowment and Whole Life Assurance columns of the table aim at providing an accurate index of past results and show the sums assured at present rates, based on a common premium of £10. It should be borne in mind that future bonuses depend on future profits, and that the future trend of interests rates on investments, the investment skill or luck of the management, and other all-important factors, cannot be foreseen. In fairness it should be mentioned that certain companies give more favourable rates for larger policies and others make allowances for half or quarter-years. The table does not apply to proposers who reside in tropical climates or who are engaged in hazardous occupations.

The Annuities Table (columns 7 to 10) shows the annual income payment for life (one-half payable every six months) which is purchasable for £100. Again, it should be mentioned that better terms are sometimes given for larger policies and some companies allow for fractions of a year in the proposer's age. Several Companies have given notice that their rates for Annuities will be revised in the near future.


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## LIFE ASSURANCE AND ANNUITY COMPARISON TABLE

Reprints of the table which appears on page 828 of this Supplement are available at a small charge.

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